

2025

Summer Guide to Good Health





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*****REMINDER: THE CARDINAL CLINIC WILL BE CLOSING FOR THE SUMMER*****
PLEASE SEE PAGE 21 FOR DETAILS



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Help! I'm traveling and need care.

When you are traveling and need care due to an emergency you should call 911 or seek treatment at the closest hospital Emergency Room. This would be care for life threatening situations only.

When you're away from home, you will find instructions on how to access care on the back of your ID card. You can call this phone number to assist you in finding an in-network provider and/or facility for non-emergent/urgent care in your area of travel. The NurseLine number on the back of your Medical Mutual ID Card will also help guide you to the right care provider.

You have access to care across the country – outside of Ohio, Medical Mutual utilizes Cigna for its provider network.

[Click here for the National Network flyer, or see pages 10-11](#)

How do I find Convenience Care or Urgent Care providers?

You can search for participating Convenience Care or Urgent Care facilities by using the My Health Plan tool on MedMutual.com/Member or the MedMutual mobile app. You can find care and compare costs.

To download the app to your Smart Phone:

[Click here for directions, or see pages 12-13](#)

How do I know where to obtain care?

Sometimes it's confusing trying to decide whether to go the emergency room, urgent care or wait until the next day to call your family doctor – that's why we have Nurseline. Nurseline is available 365/24/7 to assist in directing you to the right level of care. The number is on the back of your Medical Mutual ID card or 1-888-912-0636.

[Click here for info on Know Where to Go For Care, or see page 16](#)





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How do I register for MedMutual.com and how do I download the Medical Mutual App?

From your Computer:

1. Go to <https://member.medmutual.com/registration> and provide the information requested
2. Create a username and password
3. Follow the prompts to complete your registration

From your Mobile Device:

1. Download the free MedMutual mobile app and select register
2. Confirm your identity
3. Create a username and password
4. Follow the prompts to complete your registration

[Click here for further instruction, or see pages 12-13](#)

I would like to access medical or mental health services virtually instead of going to the provider's office. Is that an option?

Yes, your benefits plan includes virtual visits using Teladoc. **There is no copay.** It's quick and easy to set up your account online. Simply visit the Teladoc website by clicking here: <https://www.teladoc.com/>

Visit the Mentor Benefits website for instructions on how to register. Once you are registered, you and your eligible dependents can start using this convenient, cost-effective resource.

[Click here for more information on Teladoc, or see page 21](#)

I have back, muscle or joint pain. Is there a convenient way for me to get care?

The Sword program is available to all members covered by a Mentor medical plan (Medflex, PPO or the Bronze Plans).

Musculoskeletal issues causing pain and discomfort is another major health issue across the United States and at Mentor.

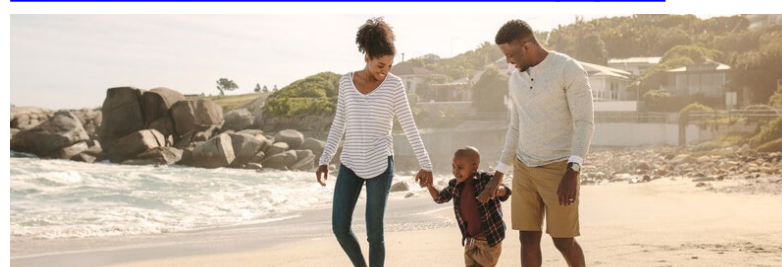
- Are you suffering from back, joint or muscle pain?
- Recently had hip, knee, shoulder or other surgery that require Physical Therapy?

Sword is a home-based program that provides you with access to a certified physical therapist virtually that assists you in completing your physical therapy in the comfort of your home! This does NOT accumulate towards your physical therapy limits under your medical plan.

If you have a claim, you will get notification from Sword that the program is available to you. In addition, you can enroll yourself at any time. You will have access to tools, a coach and an on-line program that will assist in easing your pain and recovering successfully from any surgery.

No pressure – completely voluntary! AND no cost to membership!

[Click here for more information, or see page 29](#)





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I heard that I can get bonus dollars if I shop for care?

You have access to a program called SmartShopper if you are **enrolled in the SuperMed PPO or Bronze Plan!** MedFlex enrollees aren't eligible for this program.

SmartShopper is a program that helps you save money by allowing you to shop for lower cost options for certain covered services while earning incentives in return.

To get started... when your doctor recommends a medical test or procedure, you can visit SmartShopper at MedMutual.SmartShopper.com or call 1-877-292-1541.

1. Shop for a provider
2. Receive your medical care
3. Earn rewards

With SmartShopper, you can shop online or call a SmartShopper Personal Assistant who can help you understand your options and can schedule your appointment.

[Click here for more information, or see page 22-23](#)

What is the best way to lower my healthcare costs?

Of course, the best way to lower your healthcare costs is to stay healthy – eat well, stop smoking and get a bit of physical activity. However, research shows that members have lower healthcare costs if they develop a relationship with a family doctor. This is the lowest cost provider and the one with the most broad perspective on your health. Many things they can handle for you and when they refer you to another provider, they do it because it is necessary for the quality of your care. So, find a family doctor that you trust and have confidence in. Try and make your PCP your first stop for care.

What is the Mandatory Generic Incentive?

When obtaining a prescription for a brand name drug – if a therapeutically generic equivalent is available and the member or your physician still requests the brand name drug, the member will pay the associated copay **PLUS** the difference in cost between the generic and the brand name drug.

[Click here for more information, or see pages 24-26](#)

What is the Home Delivery Incentive?

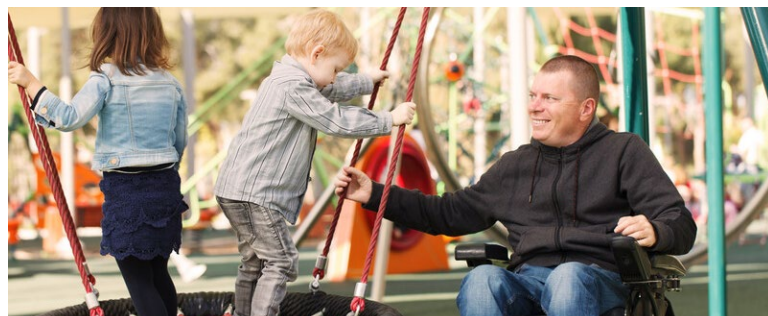
The Home Delivery Incentive allows a member to receive up to three fills at the participating retail pharmacy. This allows the member a full 90 days to get the prescription set-up with the mail order program.

The fourth fill of the medication must be filled through Express Scripts Home Delivery Pharmacy rather than at a retail pharmacy or the medication is **NOT** covered.

I'm struggling with budgeting. Where can I go for help?

Resource Advisor can help! Call **1-888-209-7840** to schedule 1:1 financial counseling with a certified financial planner. They can also help with legal services, identity theft recovery and monitoring, and much more.

[Click here for more information, or see page 35](#)





Summer Guide to Good Health

Are there health coaching programs over the summer?

Yes! You can still interact with Bridget all summer long! Here is how:

You can continue your regular appointments virtually with her by scheduling via her online [Appointment Booking Site](#). All appointments will be virtual but she will still be available to help you with your well-being goals this summer!

She will also be hosting the normal monthly webinar events! This summer's theme is Get Cooking! This series will focus on ways to keep your family energized and nourished throughout the summer.

June

Webinar 6/16 | 12:00-12:30 PM
Chilled Soups & Salads

July

Webinar 7/14 | 12:00-12:30 PM
Make Ahead Meals

August

Webinar 8/4 | 12:00-12:30 PM
Grilling and Chilling

Learn more and sign up for these virtual cooking demos by [clicking here](#).

Plus, earn Personify Health points for participating in various Health Coaching activities. Receive 200 points for each Get Cooking! live webinar event you attend, and receive 125 points for completing a 1:1 health coaching session.

[For more information on 1:1 health coaching or this summer's events, click here or see pages 32-33](#)

Can I still earn rewards through Personify Health?

Yes! You can earn rewards through Personify Health all summer long!

Complete daily healthy actions that support physical activity, nutrition and sleep, healthy habits, and more to earn points and achieve new levels, unlocking up to **\$225 in Rewards Cash** along the way.

You can also receive Rewards Cash as soon as you complete specific activities, such as your Annual PCP Visit, your My Care Checklist, and/or your Biometric Screening, for up to an additional **\$175**.

[Click here for more information, or see pages 30-31](#)

Is there a program to help me when I'm overwhelmed?

Yes! When you're feeling stressed, worried or having a tough time, you may want someone to talk to. You and your household family members can call Resource Advisor anytime, 24/7, and talk with a licensed counselor by phone, in person, or via video.

Counselors can help with stress, parenting, anxiety, depression, relationship or family issues, help finding child care, elder care resources, or any other issues that affect your well-being.

Call 1-888-209-7840 to get connected.

[Click here or see page 34 to learn more](#)



Summer Guide to Good Health

I want to schedule my Preventative Care over the summer. What is covered at 100%?

Your Medical Mutual health plan offers preventive care services and immunizations recommended by the Affordable Care Act (ACA) at no cost to you. As long as you use a network doctor, pharmacy, or lab, you will not have to pay anything. If you use providers that are not in the network plan, you may have out-of-pocket costs.

There is coverage for adult preventive care including preventive physical exams, screenings and tests, women's and child preventive care, immunizations and coverage for certain pharmacy items.

If you are not sure which services make sense for you, talk to your doctor. Preventive care coverage is for those services recommended by your doctor even though you have no symptoms.

[Click here for more information, or see pages 17-20](#)

Help! I can't find a provider.

You can search for in-network providers by using the Find a Provider tool on MedMutual.com or the MedMutual mobile App.

Log in to MedMutual.com, select the appropriate network (SuperMed or Medflex) and begin your search or download the MedMutual App to your mobile device. Select Find a Doctor and you will be guided through the steps to search for provider information. You can find details about doctors, hospitals, labs, pharmacies and other healthcare facilities in your plan's network.

[For more information on how to find appropriate care, click here or see pages 14-15](#)





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I can never locate my ID card. Where can I easily find it?

You can utilize MedMutual.com or your MedMutual app to download your ID card.

MedMutual.com - from your member home page, click on My Health Plan at the top of the page and select ID card from the drop down items.

MedMutual App - log in with your same user ID and Password as you use for MedMutual.com and gain access to downloading your ID card via the app.

While you're logged in to the MedMutual mobile app, set your ID card preference to digital and download your ID card to your smartphone.

You can also request a new ID card by calling Medical Mutual at (888) 636-3622.

[Click here for more information, or see pages 12-13](#)

Is there a Customer Service phone number?

Yes, contact your Medical Mutual Advocacy Team to help you navigate your healthcare needs and to connect you with the appropriate Medical Mutual services.

The telephone number that you can call is 888.636.3622. You may also reference the customer service number located on your ID card.

Mon. – Thursday: 7:30 am – 7:30 pm
Fri.: 7:30 am – 6:00 pm; Sat.: 9:00 am – 1:00 pm

Is there one place I can go to learn about all of my benefits?

Check out the Mentor Benefits Website for benefits information, rates, wellbeing information and so much more!

[Mentor Public Schools Benefit Portal \(ajg.com\)](http://ajg.com)

How can I learn about Prescription Drug costs?

For many health conditions, there are multiple drugs that might be prescribed for treatment. Generic and brand, higher cost and lower cost. You can learn more about Prescription Drug coverage and cost via MedMutual.com or the MedMutual App.

Log on to MedMutual.com and when on your member homepage select “My Health Plan.” Then select “Pharmacy” to find pharmacies, price medications, view claims and manage mail order medications.

You can also access this same information via your mobile device via the MedMutual app.

You can also ask your physician if there is a suitable generic or preferred brand name drug for your condition. This will save you money!





Summer Guide to Good Health



What are Coverage Management Programs?

Coverage management programs—also called coverage reviews—are used to ensure you get the right medication for your condition at the best value.

Coverage management programs include prior approval, step therapy and quantity limits. The following information explains the features of these programs:

Prior authorization (PA) rules determine whether a drug is prescribed appropriately and proven effective and safe for your condition. If your provider is prescribing a drug that requires a PA and you do not get the PA before filling the prescription, our plan may not cover the medication. When getting a prescription for the first time, it is best to ask your provider to check to ensure that the medication does not need a PA. If it does, your provider will handle this for you.

Step therapy (ST) rules promote the use of lower-cost generic drugs and preferred brand-name alternatives in place of more costly medications when appropriate. For example, if Medication A, a generic drug, and Medication B, a brand-name drug, both treat your condition, the plan may not cover Medication B unless you try Medication A first.

Quantity limit (QL) rules define the amount of the medication our plan will cover at one time. Our plan may only cover a certain quantity per fill (such as six tablets at a time), or a certain quantity over a specific time (for example, 30 tablets within a 90-day period). These limits are determined by FDA-approved dosing. Additional quantities may be allowed if proven medically necessary and safe.

[Click here for more information, or see pages 27-28](#)

National Network Announcement

for Members Using Our SuperMed® PPO Network

Beginning Jan. 1, 2023, you and those covered by your health plan policy will have access to the Cigna PPO^{®1} network for services received outside of our SuperMed PPO network. The SuperMed PPO network covers all 88 Ohio counties, as well as Boone, Campbell and Kenton counties in Kentucky.


What You Need to Know

- Whether you're getting services from a SuperMed PPO network provider or a Cigna PPO network provider, Medical Mutual will verify coverage, work with your healthcare providers, provide Customer Care help, and process your claims. Our goal is to ensure you have access to **quality care** wherever you are.
- You'll receive a **Medical Mutual member ID card** that shows Cigna as our national network provider. It's important that you show this card to providers every time you receive care. Your ID card includes important information your providers will need to confirm your benefits and eligibility, request a prior authorization for services, and submit your claims. See the back of this flyer for ID card samples.
- Download the **MedMutual mobile app** to access a digital copy of your member ID card. You can even fax or email a copy to your provider right from your smartphone or tablet. Search "MedMutual" in the App Store[®] or Google Play[™].
- Our **MedMutual Find a Provider** tool makes it easy to find providers, wherever you are. Access Find a Provider through the MedMutual mobile app or online at [MedMutual.com/Member](https://www.MedMutual.com/Member).

Sample Member ID Cards

For Members Living INSIDE SuperMed PPO Service Area

Front



 MEDICAL MUTUAL		<small>Print Date: 10/01/2018</small> RX INFORMATION PBM Name Member: 1-800-417-1961 Pharmacist: 1-800-822-1557 RxID: 12345678910 RxBIN: 610014 RxPCN: CDPWY RxGRP: MMODRUG	
SuperMed® PPO Network			
John Q. Member <small>Member Name</small>			
12345678910 <small>Medical Mutual ID #</small>		779106200 <small>Group #</small>	
1-800-424-8286 <small>Customer Care</small>			
711 <small>TTY</small>			
MedMutual.com/Member <small>ODI *</small>			
<small>XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX</small> <small>XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX</small>			

Back

FOR MEMBER Find a provider at MedMutual.com/Member . 24/7 NURSE LINE: 1-888-912-0630 EyeMed: 1-877-226-1115 Superior Dental Care (SDC): 1-800-801-4915 SDC Plan #: ABC123	FOR PROVIDER Verify eligibility, benefits and prior auth with Medical Mutual: 1-800-362-1279 or MedMutual.com/Provider . Medical Mutual & SDC Claims Submission Electronic Claims Payer ID: 29076 & 31117 P.O. Box 6058, Cleveland, OH 44101-1058 Providers not in SuperMed PPO Network <small>(For services rendered out of the state of Ohio, Campbell, Boone and Keeton counties in KY)</small> Cigna Claims Submission Electronic Claims Payer ID: 62308 P.O. Box 188861 Chattanooga, TN 37422-8861 Cigna Group #: 1234567
DEDUCTIBLE AND OUT-OF-POCKET: In-Net DED Single/Family: \$10000/\$20000 In-Net OOP Single/Family: \$10000/\$20000	 <small>Small text: PPO PPO PPO PPO</small>
<small>Possession of this card does not guarantee coverage. Benefits are not insured by Cigna or affiliates.</small>	

For Members Living OUTSIDE SuperMed PPO Service Area

Front

 MEDICAL MUTUAL		 <small>Print Date: 10/01/2018</small> RX INFORMATION PBM Name Member: 1-800-417-1961 Pharmacist: 1-800-822-1557 RxID: 12345678910 RxBIN: 610014 RxPCN: CDPWY RxGRP: MMODRUG	
Cigna PPO Network			
John Q. Member <small>Member Name</small>			
12345678910 <small>Medical Mutual ID #</small>		779106200 <small>Group #</small>	
1-800-424-8286 <small>Customer Care</small>			
711 <small>TTY</small>			
MedMutual.com/Member <small>ODI *</small>			
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Back

FOR MEMBER Find a provider at MedMutual.com/Member . 24/7 NURSE LINE: 1-888-912-0630 EyeMed: 1-877-226-1115 Superior Dental Care (SDC): 1-800-801-4915 SDC Plan #: ABC123	FOR PROVIDER Verify eligibility, benefits and prior auth with Medical Mutual: 1-800-362-1279 or MedMutual.com/Provider . Cigna Claims Submission Electronic Claims Payer ID: 62308 P.O. Box 188861 Chattanooga, TN 37422-8861 Cigna Group #: 1234567 Providers in SuperMed PPO Network <small>(For services rendered in the state of Ohio, Campbell, Boone and Keeton counties in KY)</small> Medical Mutual & SDC Claims Submission Electronic Claims Payer ID: 29076 & 31117 P.O. Box 6058, Cleveland, OH 44101-1058
DEDUCTIBLE AND OUT-OF-POCKET: In-Net DED Single/Family: \$10000/\$20000 In-Net OOP Single/Family: \$10000/\$20000	 <small>Small text: PPO PPO PPO PPO</small>
<small>Possession of this card does not guarantee coverage. Benefits are not insured by Cigna or affiliates.</small>	

My Health Plan

Access your Medical Mutual healthcare plan online 24/7



A secure website specifically for Medical Mutual members, My Health Plan makes it easy and convenient to manage your plan and your health online.



Manage Your Plan

- Search for in-network providers, hospitals and facilities to maximize your benefits
- Order a new member ID card or access a temporary ID card if you don't have yours with you
- View your plan documents to see what is covered



Manage Your Costs

- Check the status of your deductible and coinsurance
- View your Explanation of Benefits (EOB) statements
- Access your health savings account (HSA), flexible spending account (FSA) or health reimbursement arrangement (HRA) if applicable to your plan



Manage Your Health

- Learn about preventive care and mental health resources available to you
- Access our wellness portal for recipes, interactive fitness challenges, online courses and videos
- Get support for your medical condition through our Chronic Condition Management program

To access My Health Plan or register for your account, visit [MedMutual.com/Member](https://www.MedMutual.com/Member).

Download the MedMutual Mobile App

Your Health Plan Benefits at Your Fingertips

Get access to the vital health insurance information you need wherever you are with the MedMutual mobile app. It makes it easy and convenient to manage your health insurance, whether you're at home, at your doctor's office or on the go.

Track Your Claims and Spending Information

Review your claims, including details about the total amount billed, what Medical Mutual paid and what you are responsible for paying. You can also view other spending information, like your deductible, out-of-pocket costs and explanation of benefits (EOB) statements.

Estimate Costs

With our My Care Compare feature, you can shop for healthcare services and compare estimated costs before you schedule an appointment. You can also review quality and patient satisfaction ratings for providers.

Find a Provider

You can enter your location to find the nearest doctor, hospital or urgent care facility covered by your plan and get step-by-step directions. You can also view quality and patient ratings for providers.

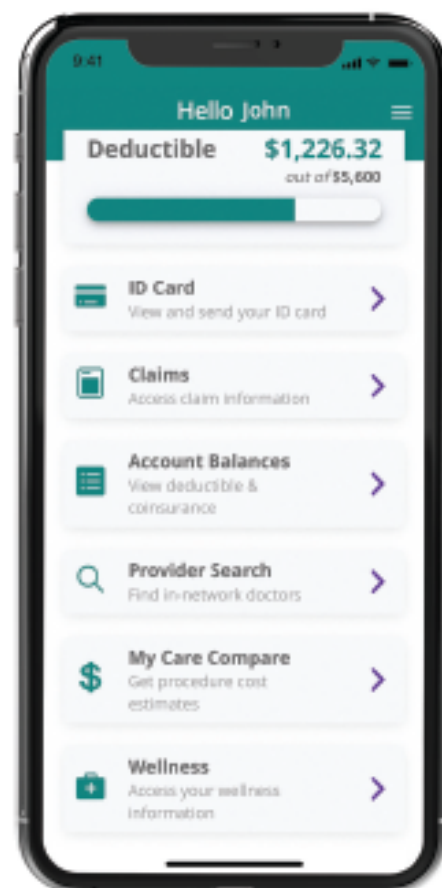
Access Your ID Card

You always have your ID card with you with our mobile app. View the front and back of your card and call any of the phone numbers listed with just a tap. You can also email or fax your card to your provider.

Securely Log In Without Your Password

You can even use your device's Facial Recognition or Touch ID feature for a simple, secure and convenient login. This means you don't have to type in your username and password if these features are enabled.

To download or update the app, visit your device's App Store (Apple) or Google Play (Android). Make sure your app is set to automatically update, so you don't miss out on future upgrades and new features.

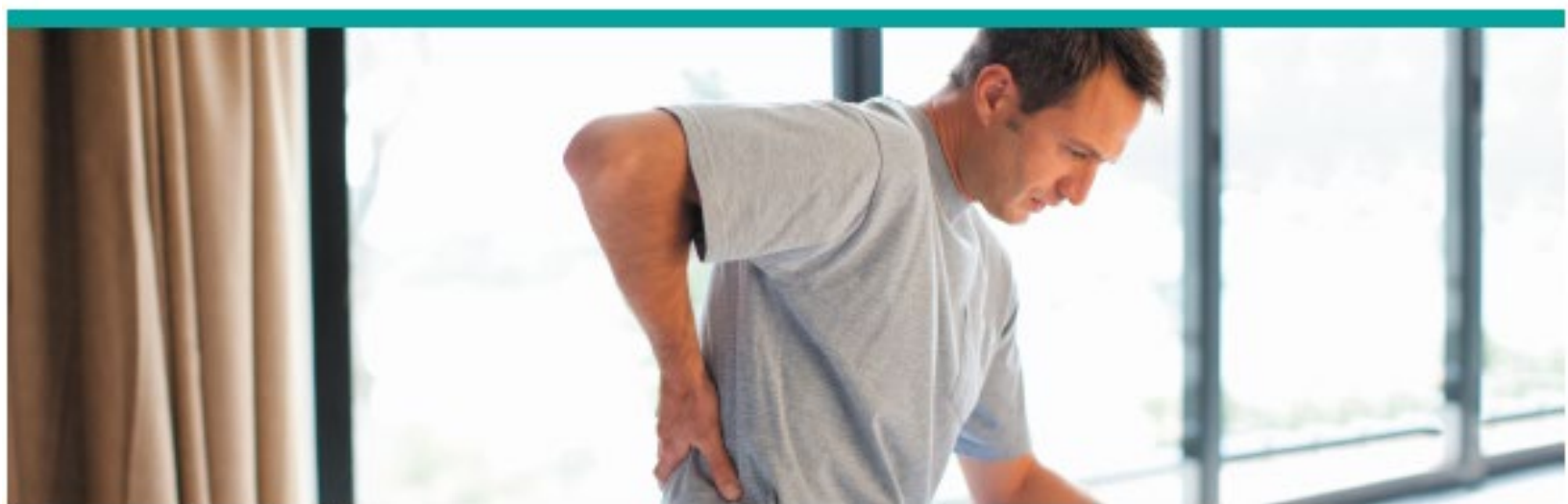


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Where to Find Care

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 (Telemedicine)

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.

Symptom Reference Chart



	ER/911	Urgent Care	Convenience Clinic	Primary Care Physician	Telehealth
Allergic reactions*	•	•		•	
Allergies		•	•	•	•
Annual preventive care visit				•	
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)		•		•	•
Ear infection		•	•	•	•
Head injury (severe)	•				
Infection		•		•	
Insect bite		•		•	•
Pink eye		•	•	•	•
Rash		•		•	•
Respiratory infection		•	•	•	•
Shortness of breath	•				
Sinus problems		•	•	•	•
Spinal injury	•				
Sprain or strain		•		•	•
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.



KNOW WHERE TO GO FOR CARE

Whether you have a minor ailment or a more serious medical issue, understanding your care options and knowing where to go for treatment is very important. This will help you get the care you need quickly and effectively. Review the care options below to learn about what is available to you and your enrolled family members as a Mentor MMO medical plan member.

CLOSED FOR SUMMER

TELADOC VIRTUAL VISITS

Get care for you or your covered family members of all ages, 24/7, by phone or video. Talk with a doctor who can diagnose common medical conditions, and even prescribe medications if needed.

ALL PLANS:

\$0 COPAY

Examples of Care:

- Allergies
- Cold and Flu
- Pinkeye
- Sinus Problems
- Yeast infections
- UTI

Save with Teladoc!
Get started at
teladoc.com

CARDINAL WELLNESS CLINIC

Mentor's Cardinal Wellness Clinic has expanded to cover a number of routine care and acute care services at no cost to members*. Clinic hours are available Monday through Friday for insurance eligible Mentor employees and their household members.

ALL PLANS:

\$0* COPAY

Examples of Care:

- Sore throat or bronchitis
- Colds, Flu, or mild COVID-19
- Seasonal allergies
- Back, muscle or joint pain
- UTI
- Concussion evaluation

For info on services, locations and hours,
[click here](#)

CONVENIENCE CARE CLINIC / URGENT CARE CENTER

Convenience care clinics (CCC) are often located in drug stores or grocery stores, and can treat minor illnesses. Urgent care centers (UCC) can be used for immediate treatment of issues that are more severe but not life-threatening. Both accept walk-ins and are often open evenings and weekends.

**PPO & MEDFLEX
PLANS:**

\$30 COPAY

BRONZE PLAN:

\$80** COPAY

Examples of Care:

- Vaccinations (CCC)
- Colds and flu (both)
- Ear or eye infections (both)
- Minor allergic reactions (UCC)
- Minor cuts or burns (UCC)
- Sprains or strains (UCC)

EMERGENCY ROOM

ERs are open 24/7 for immediate treatment of life-threatening injuries or illnesses and other critical conditions. ERs are not intended to be a substitute for routine care or non-emergent medical conditions. **REMINER, NON-EMERGENCY USE OF THE ER IS NOT COVERED UNDER THE MEDICAL PLAN.**

**PPO & MEDFLEX
PLANS:**

\$150 COPAY

BRONZE PLAN:

\$300*** COPAY

Examples of Care:

- Chest pain or other heart attack symptoms
- Seizures
- Severe burns
- Major head injuries
- Compound fractures

Need help finding care options near you? Click on your plan below to use the MMO Provider Search Tool:

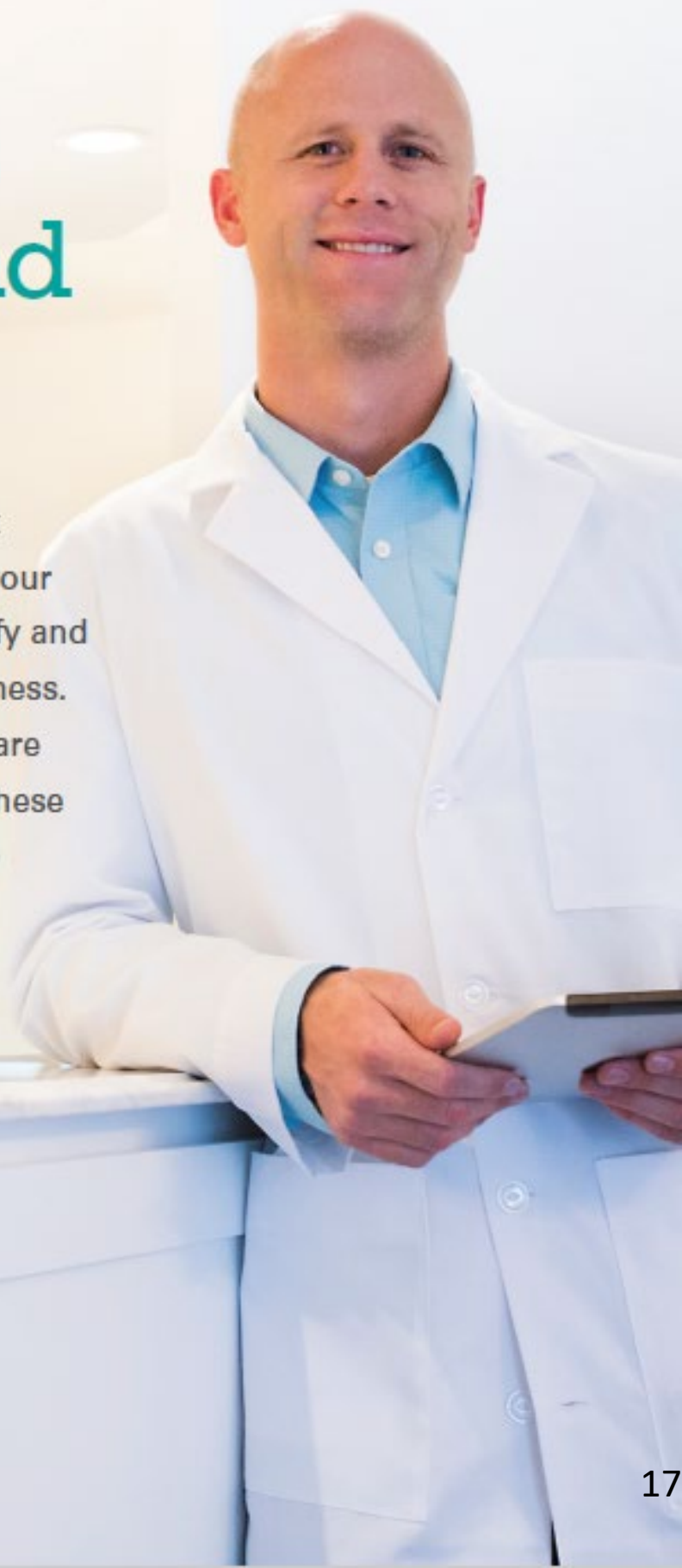
[PPO](#) | [MedFlex](#) | [Bronze](#)

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*\$0 copay, however expenses billed to insurance are subject to deductible and coinsurance. Effective 11/1/24, specific network labs will be payable at 100%, no deductible.
**\$80 copay for first 3 visits combined w/PCP, Specialist & Urgent Care. Additional visits are 60% after deductible.
***\$300 copay until deductible is met, then 100% after deductible.

An ounce of prevention is worth a pound of cure.

Getting preventive care is one of the most important steps you can take to manage your health. Routine preventive care can identify and address risk factors before they lead to illness. It's important to work with your primary care provider (PCP), who can help you follow these guidelines and coordinate plans of care to manage your health.





Preventive Care Services

The screenings and immunizations listed in this summary include services required by the Affordable Care Act (ACA).

Non-grandfathered health plans¹ must cover these routine immunizations and other services recommended by the United States Preventive Services Task Force A or B, and by other organizations such as Bright Futures, endorsed by the American Academy of Pediatrics.

If these services are performed by a network provider, you cannot be charged a copay, coinsurance or deductible. Out-of-network charges may apply if the services are performed by a non-network provider.

Please be aware that some services may be subject to age, gender or other restrictions. In addition, some prescription drugs or services may be subject to medical management techniques, such as prior authorization, quantity limits, etc. We encourage you to refer to USPreventiveServicesTaskForce.org or Healthcare.gov for more detailed information.

If you have questions about these recommended screenings and immunizations or need help finding a PCP in your network, please call Customer Care at the number on your ID card.

Adult Preventive Care

Preventive Physical Exams and Screening Tests

- Abdominal aortic aneurysm screening
- Blood pressure screening
- Cholesterol and lipid level screening
- Colorectal cancer screening
- Depression screening
- Diabetes screening
- Hepatitis B screening if at high risk for infections
- Hepatitis C screening
- HIV screening
- Screening and counseling for sexually transmitted infections
- Screening for lung cancer

Counseling and Education Interventions

- Behavioral counseling to prevent skin cancer
- Behavioral counseling to promote a healthy diet and physical activity to reduce cardiovascular risks
- Counseling related to aspirin use for prevention of cardiovascular disease
- Prevention of falls in older adults
- Screening and behavioral counseling to reduce alcohol abuse
- Screening and behavioral counseling related to tobacco use
- Screening and nutritional counseling for obesity

Immunizations (Vaccines)

- Hepatitis A and Hepatitis B
- Herpes Zoster (shingles)
- Human Papillomavirus
- Influenza (flu shot)
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal (pneumonia)
- Tetanus, Diphtheria, Pertussis
- Varicella (chickenpox)

Prescription Drugs²

- Aspirin
- Colonoscopy preparations
- Folic acid
- Medication to reduce risk of cardiovascular disease in high-risk adults (low- to moderate-dose statins)
- Medication to reduce risk of primary breast cancer in women
- Smoking cessation aids
- Women's contraceptives

Women's Services

- Breast and ovarian cancer susceptibility screening, counseling and testing (including BRCA testing)
- Breast cancer screening (mammogram)
- Breast feeding counseling and rental of breast pumps and supplies up to the purchase price
- Bone density test to screen for osteoporosis
- Cervical cancer screening (Pap test)
- Chlamydia screening
- Discussion of chemoprevention with women at high risk for breast cancer
- FDA-approved contraception methods and counseling for women, including sterilization
- HPV DNA testing
- Lactation classes
- Pregnancy screenings (including hepatitis, asymptomatic bacteriuria, Rh incompatibility, pre-eclampsia, syphilis, gonorrhea, chlamydia, Perinatal depression counseling and interventions, alcohol misuse, tobacco use, HIV, gestational diabetes)
- Prenatal services
- Primary care intervention to promote breastfeeding
- Screening and counseling for interpersonal and domestic violence
- Well woman visits

Child Preventive Care

Preventive Physical Exams and Screening Tests

- Behavioral counseling to prevent skin cancer
- Behavioral counseling to promote a healthy diet
- Blood pressure screening
- Dental cavities prevention (including application of fluoride varnish to all primary teeth)
- Depression screening
- Developmental and behavioral assessments
- Hearing screening for newborns
- Newborn gonorrhea prophylaxis
- Newborn screenings, including sickle cell anemia
- Screening and behavioral counseling related to tobacco and drug use
- Screening and counseling for obesity
- Screening and counseling for sexually transmitted infections
- Screenings for heritable diseases in newborns
- Vision screening

Immunizations (Vaccines)

- Diphtheria, Tetanus, Pertussis
- Haemophilus influenza type B
- Hepatitis A and Hepatitis B
- Human Papillomavirus
- Influenza (flu shot)
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal (pneumonia)
- Polio
- Rotavirus
- Varicella (chicken pox)

Prescription Drugs²

- Fluoride

Please Note

This is a summary of the Affordable Care Act Preventive Care requirements and is not intended to be an exhaustive list. This list is subject to change upon issuance of additional regulations or guidance. The preventive care services listed on this flyer are for your information only. They are not intended to be, and should not substitute for, professional medical advice, diagnosis or treatment from your treating medical professional. Decisions about care need to be individualized and should be made in concert with treating medical professionals. The information provided does not establish or imply coverage for any particular treatment or service. Any recommended treatment or services will be determined based on your eligibility and coverage under the specific terms and conditions of your benefit plan.

Footnotes

1. If you do not know your health plan's grandfathered status, contact our Customer Care Center at the number on your identification card.
2. To receive 100 percent coverage for these medications (i.e., no out-of-pocket cost), members must get a prescription from their healthcare provider and present it at the pharmacy, even if the medication is available over the counter without a prescription.

SUMMER CARDINAL WELLNESS CLINIC INFORMATION

The Cardinal Wellness Clinic will be closing for the summer.

Last Day: Thursday, June 12, 2025

Opening Day: Monday, August 4, 2025

Current Cardinal Clinic Hours

Mentor Location

8655 Market Street, Mentor, OH

Monday 7 am to 5 pm

Tuesday 7 am to 5 pm

Thursday 7 am to 5 pm

Eastlake Location

34050 Glen Drive, Eastlake, OH

Wednesday 9 am to 5 pm

Friday 8 am to 4 pm

Don't Forget You Can Schedule a Virtual Visit with Teladoc



Teladoc allows you to talk to a doctor anytime, anywhere, by web, phone, or mobile app. Mentor Public Schools pays for this service with NO cost to you. It's a convenient option for treating many of your medical conditions.

Gives you 24/7/365 access to U.S. board-certified doctors by web, phone or mobile app

Can diagnose and prescribe medication

Can treat many medical conditions

Saves you time and money!

How it works



Initiate

The member initiates through app, web or phone.



Request

The member requests an on-demand visit or schedules a visit at their preferred time.



Visit

The member visits with the physician via phone or video.



Resolve

The physician will post a visit summary to the member's file and send a prescription to their local pharmacy if necessary.

Set up your account today to get started

Visit [Teladoc.com](https://www.teladoc.com)

Call 1-800-835-2362 | Download the app

Welcome to SmartShopper!

Prices for the same in-network, high-quality procedure can vary dramatically. Now you can shop for medical care, compare costs and save money with SmartShopper. And you can earn a CASH REWARD as a share of the savings.

Earning Cash is Easy as 1, 2, 3!

Here's how it works



Compare prices

In-network prices vary. Compare prices and rewards by calling or shopping online.



Have appointment

Let SmartShopper help you schedule or reschedule your appointment.



Earn cash

Receive your cash reward by having your appointment within the year.



Visit [MedMutualSmartShopper.com](https://www.MedMutualSmartShopper.com) or call 1-877-292-1541

Have questions?

Give a Personal Assistant a call. We can explain your options and answer your questions.

Monday through Thursday 8 a.m. to 8 p.m. ET and Friday 8 a.m. to 6 p.m. ET

P.S. Our services are free!
You're already enrolled through your health plan.

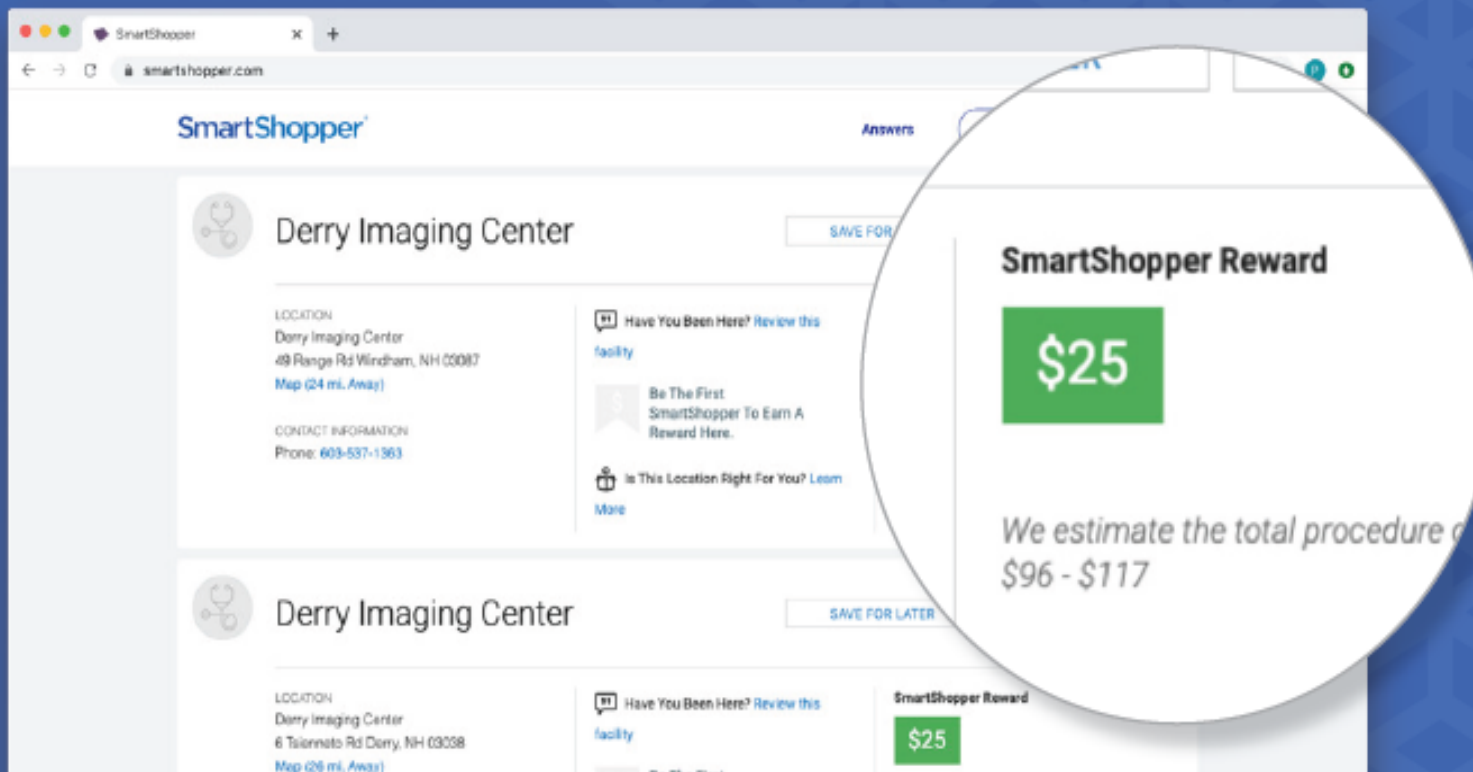
Go green today by calling a Personal Assistant or going online to update your email preferences!

SmartShopper®

The SmartShopper program is offered by Sapphire Digital, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

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.

SmartShopper—a seamless & rewarding healthcare shopping experience



Rewards Range from \$25 to \$500!

Rewarding people for making the right healthcare purchase decision

SmartShopper allows healthcare consumers to confidently shop for non-emergent care each day and save money by selecting high-quality, cost-effective options. Plan members are rewarded for making the right healthcare purchase decisions, saving money for themselves as well as plan sponsors. With its long track record of measurable healthcare savings for plan sponsors and consumers alike, SmartShopper has become a fundamental part of the care experience for millions of health care consumers, or smart shoppers.

- ☑ Offers members incentive opportunities within the healthcare shopping experience
- ☑ Drives members to focus on high value care for non-differentiated services
- ☑ Simplifies healthcare shopping experience for common needs
- ☑ Improves overall health insurance customer satisfaction
- ☑ Saves money for plan sponsors through redirection

USING MAIL ORDER



If you take long-term medications, such as those used to treat high blood pressure, high cholesterol or diabetes, you could save time and money by having them delivered conveniently to your home through mail order.



NEW PRESCRIPTIONS

Start with a 30-day supply filled at your local in-network retail pharmacy. Then, ask your doctor for a second prescription for up to a 90-day supply plus refills. This will be the prescription that is sent to Express Scripts mail order.



THREE WAYS TO SEND IN PRESCRIPTIONS

e-Prescribe



Your doctor can electronically send your prescription directly to Express Scripts

Fax



Your doctor can also fax your prescription directly to Express Scripts

Mail



You can mail your prescription with a completed mail-order form and payment

HOW TO START YOUR HOME DELIVERY ORDER

ONLINE



1

Start by visiting Medical Mutual's Member Website: [My Health Plan \(MedMutual.com/Member\)](https://www.MedMutual.com/Member) and log into to your secure account.

2

Find prescription drug benefits under the Benefits & Coverage menu and follow the prompts to "Sign on to Express Scripts".



3

Locate Pharmacy Options under the Prescriptions Menu and select the medication(s) you want to include in home delivery.

4

Review your address, payment, and order details and click:

Place Order



FIRST TIME USING EXPRESS SCRIPTS MAIL ORDER?

After completing your first order, make sure to call Express Scripts using the Rx Information number listed on your Medical Mutual ID card. A representative will help complete your profile by filling in important information like medication allergies and payment details.

PHONE



Call Express Scripts toll free using the Rx Information number listed on your Medical Mutual ID card and they can contact your prescriber to obtain a new 90-day prescription.

Before you call be sure to have the following information available:

- Your doctor's name
- Your doctor's phone number
- The name, dosage and directions for your prescription medication
- The address where you would like your prescription mailed
- Credit card, debit card or health savings account information for payment





Plan to re-order your medications when you have a three week supply remaining. Or, You can also set up automatic refills for many long-term medications. As you get close to the end of your current supply, Express Scripts will notify you about two weeks before mailing your medicine so you can cancel or change the order if you need to.

Please note: Some medicines do not qualify for automatic refills.

ONLINE

Visit the Express Scripts website through My Health Plan. Click Add to Cart for your eligible prescriptions and check out.



PHONE

Call the Rx Information number on your Medical Mutual ID card. If your prescription has expired or run out of refills, Express Scripts will contact your doctor to renew it.



REFILLS



Complete the refill slip that came with your original prescription. Then mail it to Express Scripts with your payment in the envelope provided.



MAIL



You can place refill orders via the free iPhone or Android Smartphone application available in the App Store or Google Play under "Express Scripts".

SMARTPHONE APP

PAYING IN MONTHLY INSTALLMENTS

Enroll in Express Scripts' Extended Payment Program to make it easier to pay for 90-day supplies when you order them through the mail.

- Your full 90-day supply after your first payment
- Automatic charges to the credit or debit card of your choice
- Split your payment into 3 equal payments with no service fee
- A payment schedule provided with your first order

Please note: Flexible spending account and health savings account debit cards cannot be used with this program.



CONVENIENT DELIVERY

Express Scripts will deliver to your home, workplace or even vacation spot to make sure you get your medication when and where you need it. You should receive your medication within 10-14 days of Express Scripts receiving your order.



CONFIDENTIAL



WEATHER-PROOF



TEMPERATURE CONTROLLED

SAFE AND ACCURATE

All prescriptions filled through the Express Scripts Home Delivery pharmacy are checked for dosing accuracy and drug-to-drug interactions.

They are more than 99.99% accurate according to the prescription written.



To check your order status, call Express Scripts toll free using the Rx Information number listed on your Medical Mutual ID card or log in to your Express Scripts account.

Coverage Management Programs

Get the right drug for the right condition at the right cost

Medical Mutual uses coverage management programs—also called coverage reviews—to help make sure you get the right medication for your condition at the best value. Coverage reviews allow us to request information from your doctor or health provider to determine if your prescription drug plan will cover certain medications.

How Coverage Reviews Work

Medical Mutual works with Express Scripts, our pharmacy benefit manager, to determine if your use of certain medications meets the plan's criteria for coverage. For example:

- Is the medication appropriate for your condition and medical history?
- Is the medication cost effective compared to similar drugs?
- Is the dose (amount) prescribed appropriate and safe?
- Does the medication meet approved prescribing and safety guidelines set by the U.S. Food and Drug Administration (FDA) and other national treatment guidelines?

Coverage management programs include prior approval, step therapy and quantity limits. The following information explains the features of these programs:

- **Prior authorization (PA)** rules check if a drug is prescribed appropriately and proven effective and safe for your condition. If you do not get prior authorization before filling your prescription, your plan may not cover the medication and you will have to pay full price.
- **Step therapy (ST)** rules promote the use of lower-cost generic drugs and preferred brand-name alternatives in place of more costly medications. For example, if Medication A, a generic drug, and Medication B, a brand-name drug, both treat your condition, the plan may not cover Medication B unless you try Medication A first. If Medication A does not work for you, the plan will cover Medication B. Please note: Some medications may be covered if your demographic or medical history meets certain qualifications.
- **Quantity limit (QL)** rules define the amount of the medication your plan will cover. Your plan may only cover a certain quantity per fill (such as six tablets at a time), or a certain quantity over a specific time (for example, 30 tablets within a 90-day period). These limits are determined by FDA-approved dosing. Additional quantities may be allowed if proven medically necessary and safe.

Which Medications Require Coverage Reviews

To view drugs requiring a coverage review, log in to My Health Plan at [MedMutual.com/Member](https://www.MedMutual.com/Member), then click Prescription Drug Benefits under the Benefits & Coverage tab. On the Prescription Drug Benefits page, follow the instructions to sign on to the Express Scripts website.

If you are not yet our member, you can find this same information through our website, [MedMutual.com](https://www.MedMutual.com). Click the Individuals & Families tab, then Plans & Products. Our formularies are available on the right side of the page.

Please note: Specialty medications are often used to treat complex chronic conditions such as rheumatoid arthritis, multiple sclerosis or cancer. They are noted as tier 4 in our formularies and frequently require coverage reviews.

Requesting a Coverage Review

For fastest service, your doctor's office can submit request for a review to Express Scripts through its electronic prior authorization (ePA) software. Your doctor or your pharmacist may also call Express Scripts at 1-800-753-2851 to initiate the review process. Express Scripts may request additional medical information from your doctor. Reviews are typically completed within 72 hours, then you and your doctor will receive a letter from Express Scripts indicating if coverage is approved or denied. You should receive this letter within one or two business days after the decision is made. If coverage is denied, the letter will explain the specific reason for the denial. It will also outline your rights to an appeal, how to request one and whom to contact if you have questions or need additional information.

Filling Your Prescription

Once coverage is approved, follow these steps to fill your prescription:

- Through mail order: Call Express Scripts at the Rx Information number on your ID card to provide payment information and verify delivery is scheduled. You will need to pay your normal mail-order cost share (copay, deductible or coinsurance).
- At a retail pharmacy: Contact your pharmacy to let them know coverage is approved and verify when you can return to the pharmacy to pick it up. You will need to pay your normal retail cost share (copay, deductible or coinsurance).
- For specialty drugs: Call one of our specialty pharmacies, Accredo, at 1-800-417-1961 or Gentry Health Services, at 1-844-443-6879. (You can continue to fill prescriptions for transplant drugs and those used to treat deep vein thrombosis and HIV at a network retail pharmacy.)

If coverage is not approved, your claim will be denied and you will be responsible for paying the full cost of the medication if you choose to fill it. In addition, any amount you pay will not accumulate toward your deductible and/or maximum out-of-pocket amounts, if applicable.

Questions?

If you have questions about your prescription drugs, please call the Rx Information number on your Medical Mutual ID card.

Relieve aches + pain from the comfort of your home

Tired of chronic pain or loss of mobility? Struggling with discomfort? Meet Sword, a digital physical therapy program designed to help you overcome your joint, back or muscle pain—all from home.

Combining licensed physical therapists (PT) with easy-to-use technology, Sword is more than just convenient. It can be as effective as in-person physical therapy¹, and it's available to you at no additional cost.

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Here's how it works



Pick Your PT

Thanks to your dedicated PT, your Sword program is entirely customized to you, your goals and your abilities.



Get Your Sword Kit

Your kit comes with your own tablet, and will provide you and your PT with real-time feedback.



Stay Connected

Chat 1:1 with your PT anytime. They'll check in, monitor your progress, and adjust your program as needed.



Feel the Relief

Complete your exercise sessions whenever is most convenient for you. Then feel pain relief for yourself.

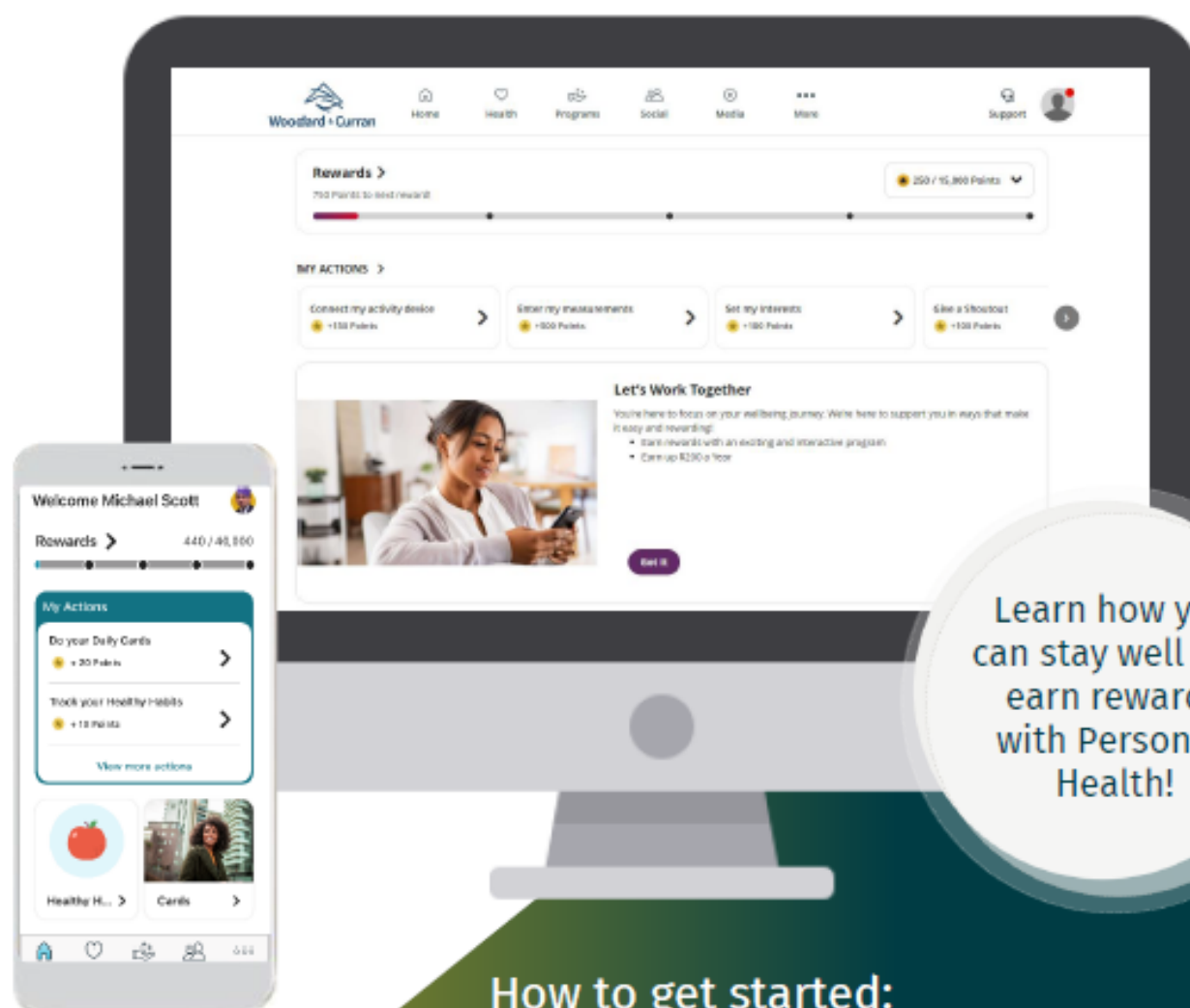
Pain doesn't wait. Why should you?
Enroll today to get started!

[Join.swordhealth.com/medmutual/register](https://join.swordhealth.com/medmutual/register)



IT'S YOUR TIME TO THRIVE.

The Personify Health wellbeing program gives you the tools to get active, get healthy, and get rewarded.



Learn how you
can stay well and
earn rewards
with Personify
Health!

How to get started:

- ➔ Register for your Personify account at join.vpersonifyhealth.com/Mentorschools
- ➔ Download the **Personify mobile app** for iOS and Android. Plus, the first time you log in you'll earn bonus points!
- ➔ Connect an **activity tracker** to get credit for your steps, active minutes, and sleep. We sync with many devices and apps (Max Go, Fitbit, Apple Health, S Health, etc.)
- ➔ Upload a **profile picture** and **add friends**.
- ➔ Set your **interests** to get personalized daily tips to help you eat healthy, get active, reduce stress, sleep well, and more.

Your Rewards

It's easy to earn points by making healthy decisions. You'll have the opportunity to earn rewards this year by participating in the program, earning points, and achieving levels! Here is how your points will translate into rewards:



Earn up to \$400 per year! \$225 for level attainment and \$175 for additional activities.

	Level 1	Level 2	Level 3	Level 4
POINTS	7000	25000	40000	60000
REWARDS	\$25 Pulse Cash	\$50 Pulse Cash	\$75 Pulse Cash	\$75 Pulse Cash

How to Earn Points

go to your Reward page to see all of the ways to earn points

Activity Upload steps from your activity tracker (Max Buzz, Fitbit, Apple Health, S Health, Google Fit, etc.)	DAILY (up to 140 Points/day)	Per 1,000 steps 15 or more active minutes 30 or more active minutes 45 or more active minutes	10 Points 70 Points 100 Points 140 Points
	MONTHLY	20-Day Triple Tracker (moderate activity) 20-Day Triple Tracker (high activity)	400 Points 500 Points
Nutrition & Sleep	DAILY	Browse Healthy Recipes Daily calorie tracking Track sleep nightly via device	10 Points 20 Points 20 Points
Self Tracking	DAILY	Track your healthy habits (up to 30 Points/Day)	10 Points
	MONTHLY	Track healthy habits 10 days in a month Track healthy habits 20 days in a month	200 Points 300 Points
Cards	DAILY	Complete daily tip card (2/day)	20 Points
	MONTHLY	Complete 10 daily cards in a month Complete 20 daily cards in a month	100 Points 200 Points
Challenges	MONTHLY	Create a personal challenge Join a personal challenge Win the promoted healthy habit challenge	50 Points 100 Points 200 Points
Journeys	DAILY	Complete a step	15 Points
	QUARTERLY	Complete a journey	250 Points
More!	ONE-TIME	Complete registration Add a profile picture Connect activity device First 5 friends First login to mobile app	250 Points 150 Points 150 Points 250 Points 250 Points
	YEARLY	Biometric Screening Annual PCP Visit My Care Checklist	\$75 Rewards Cash \$50 Rewards Cash \$50 Rewards Cash
	QUARTERLY	Set interests	100 Points



Sign up now at join.personifyhealth.com/mentorschools
Already a member? Login at member.personifyhealth.com
Questions? Contact Member Services at 888-671-9395

personify[™]
HEALTH

Mentor
Public Schools



Summer Virtual Health Coaching

Bridget Evans, Mentor's dedicated Health & Lifestyle Medicine Coach, is available during the summer for virtual 1:1 appointments.

Book an appointment (or multiple!) to discuss your well-being goals and how to accomplish them!



BOOK AN APPOINTMENT

Questions?
bevans@wellnessiq.net



HEALTH COACHING SUMMER PROGRAM

GET COOKING!

KEEP YOURSELF & YOUR FAMILY
ENERGIZED & NOURISHED
THROUGHOUT THE SUMMER



200
PERSONIFY
HEALTH
POINTS!

WHAT IS IT?

Focusing on quick, easy, & delicious recipes, this program will help keep you energized & nourished throughout the summer!

Participants will receive weekly meal planning newsletters and have the opportunity to join 3 live cooking demos.

WHO IS IT FOR?

Any Mentor employee (and their family)!



PERSONIFY HEALTH POINTS

Participate in the full program and earn 200 Personify Health points!



COOKING DEMO TOPICS

- 6/16 | Chilled Soups & Salads
- 7/14 | Make Ahead Meals
- 8/4 | Grilling & Chilling



LEARN MORE &
SIGN UP!

Resource Advisor is here with help for life's issues



Receive personalized counseling, financial, and legal help

Resource Advisor is a member assistance program that's included with your life and/or disability benefit. It provides resources and services to support you and your household family members when you may need it.

Counseling by phone, face-to-face, or LiveHealth Online video chat

If you're feeling stressed, worried, or going through a tough time, you may want someone to talk to. You and your household family members can call Resource Advisor anytime, 24/7, and talk with a licensed counselor:

- **By phone:** Call 1-888-209-7840.
- **In-person:** You can call to set up face-to-face sessions and then schedule appointments directly with your counselor.
- **Video visit:** You can talk with a counselor from the convenience of your home or wherever you have internet access and privacy using LiveHealth Online. To set up a LiveHealth Online visit, call Resource Advisor. You will receive details about how to schedule a visit, along with a coupon code that gives you LiveHealth Online visits at no extra cost to you.

You can review a therapist's background and qualifications to help choose one who is available and right for you.

You and your family members are eligible for up to three counselor visits for each issue or concern, at no extra cost.

Counselors can help with:

- Stress
- Parenting
- Anxiety
- Depression
- Issues that affect your well-being
- Dealing with illness
- Relationship or family issues
- Help finding child care
- Elder care issues and resources

Support when you need it

Contact Resource Advisor:

- Phone: 1-888-209-7840
- Online: www.ResourceAdvisor.Anthem.com
(Log in with program name AnthemResourceAdvisor.)

Helpful resources you can count on

Financial planning

Call Resource Advisor to set up one-on-one financial counseling with a certified professional financial planner. They can help with issues like retirement planning and saving for a child's education.

Legal services

With a call to Resource Advisor, you can schedule a consultation with an attorney over the phone at no charge. If you want to meet with an attorney in person, the legal consultant can set up an appointment at a discounted fee.

Identity theft recovery and monitoring

Resource Advisor has fraud resolution specialists who can help if your identity is stolen. They can work with creditors, collection agencies, law firms, and credit reporting agencies for you for up to one year. You can sign up for ID monitoring, receive credit report reviews, and place fraud alerts on credit reports no matter how many times your identity is compromised.

Call 1-888-209-7840 for financial, legal, and identity theft recovery and monitoring services.

Online tools to help with life's issues

The Resource Advisor website has tools to help with life's challenges, such as:

- Creating a will
- Parenting
- Aging
- Healthy living
- Household support
- Referrals
- Funeral planning

To access resources, visit www.ResourceAdvisor.Anthem.com and use the program name "AnthemResourceAdvisor."

**We're here to help with concerns
— no matter how big or small**

**Call 1-888-209-7840 or visit
www.ResourceAdvisor.Anthem.com to receive
support and guidance, whenever you may need it.**

1. The range of preventive care services covered at no cost share when provided by plan doctors is designed to meet state and federal requirements. The Department of Health and Human Services decided which services to include for full coverage based on U.S. Preventive Services Task Force A and B recommendations, the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), and certain guidelines for infants, children, adolescents, and women supported by Health Resources and Services Administration (HRSA) Guidelines. You may have additional coverage under your insurance policy. To learn more about what your plan covers, see your Certificate of Coverage or call the Member Services number on your ID card.

2. Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed using LiveHealth Online. Psychiatrists on LiveHealth Online will not offer counseling or talk therapy.

3. LiveHealth Online appointments are subject to availability. Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it's important that you seek help immediately. Please call 800-273-8255 (National Suicide Prevention Lifeline) or 911 for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Note about eligibility: This program is for active employees and their household family members. All benefits end at retirement.

Resource Advisor services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. Resource Advisor additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificateholders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

Life and Disability products are underwritten by Anthem Life Insurance Company. In Georgia, Life and Disability products are underwritten by Greater Georgia Life Insurance Company using the trade name Anthem Life. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.