



Medical Plans Frequently Asked Questions

How many medical plans does Cuyahoga County offer its employees?

The County offers four medical plans to its employees. They are as follows: MetroHealth Select High Deductible, MetroHealth Select, Medical Mutual SuperMed Exclusive Provider Organization (EPO), and Medical Mutual SuperMed Preferred Provider Organization (PPO).

What's the difference in the network for these medical plans?

With the MetroHealth Select High Deductible and the MetroHealth Select plans, you have access to the MetroHealth facilities and network only. Both plans only provide Out-of-State coverage if it is an Emergency. Medical Mutual SuperMed Network is extensive. It includes MetroHealth, Cleveland Clinic, University Hospital, and more. Both Medical Mutual plans provide Out-of-State coverage. The Medical Mutual SuperMed PPO plan is the only plan that gives you access outside the network.

What is the difference between the MetroHealth Select High Deductible and the MetroHealth Select medical plans?

The deductible, co-insurance, physician's office visits, and out-of-pocket maximum benefits are all different between these two plans. The MetroHealth Select High Deductible plan requires you to meet a high deductible before benefits are paid. The MetroHealth Select plan does not have a deductible. The comparison of these two plans is listed below:

	MetroHealth Select High Deductible	MetroHealth Select
	Tier 1 MetroHealth Facilities	Tier 1 MetroHealth Facilities
Deductible	\$2,800 Individual \$5,250 Family	\$0 Individual \$0 Family
Co-insurance	20%	0%
Physician's Office Visits	20% After Deductible	\$20 PCP \$40 Specialist
Out-Of-Pocket Maximum	\$6,600 Individual \$13,200 Family	\$6,600 Individual \$13,200 Family

What is the difference between the Medical Mutual SuperMed EPO and the Medical Mutual SuperMed PPO medical plans?

The deductible, co-insurance, physician’s office visits, and out-of-pocket maximum benefits are all different. The Medical Mutual SuperMed PPO plan gives you access to out-of-network providers and the Medical Mutual SuperMed EPO plan does not offer this option. The comparison of these two plans is listed below:

	Medical Mutual SuperMed EPO		Medical Mutual SuperMed PPO		
	Tier 1 MetroHealth	Tier 2 Medical Mutual SuperMed Network	Tier 1 MetroHealth	Tier 2 Medical Mutual SuperMed Network	Tier 3 Out-Of-Network
Deductible	\$0 Individual \$0 Family	\$500 Individual \$1,000 Family	\$750 Individual \$1,500 Family		\$1,500 Individual \$3,000 Family
Co-Insurance	10%	20%	0%	10%	30%
Physician’s Office Visits	\$20 PCP \$40 Specialist	\$30 PCP \$50 Specialist	\$25 PCP \$50 Specialist		30% After Deductible
Out-Of-Pocket Maximum	\$6,600 Individual \$13,200 Family		\$2,500 Individual \$5,000 Family		\$3,500 Individual \$7,000 Family

How do I know which medical plan is best for me?

First, look to see which network your providers are in. If your providers are all in the MetroHealth Select Network, the MetroHealth Select High Deductible plan and the MetroHealth Select plan are affordable options. With the MetroHealth Select High Deductible plan your benefit premium is zero, but you must meet a much higher deductible before services are paid. If you have dependents who live out-of-state, these medical plans may not be the best option.

If your providers are all in the Medical Mutual SuperMed Network, the Medical Mutual SuperMed EPO or Medical Mutual SuperMed PPO plans may be a better option. The Medical Mutual SuperMed PPO plan offers access to out-of-network providers but your benefit premium is much higher.

To make the decision process easier for you, access the new easy-to-use online tool called ALEX®! How ALEX® works is simple! Visit the ALEX® website (listed below) and respond to the questions. You will be prompted for your benefit needs for 2020 (no personal health information) and based on your responses benefit plans will be recommended. Jump online and visit ALEX® at <https://www.myalex.com/cuyahogacounty/2021#intro>

How can I check if my medical provider is part of the MetroHealth Select or Medical Mutual SuperMed Network?

You can visit your medical provider’s website, call the providers directly to inquire, check Medical Mutual’s website or call their Customer Care to see if providers are in the MetroHealth Select Network or Medical Mutual SuperMed Network.

MetroHealth Select High Deductible and MetroHealth Select plans

www.metrohealth.org
1-888-522-8730

Medical Mutual SuperMed EPO & SuperMed PPO plans

www.mmoh.com
1-888-522-8730

Is there coverage if I am traveling outside the State of Ohio or will there be coverage for my dependents that live outside the State of Ohio?

There is coverage for all enrollees outside the State of Ohio under the Medical Mutual plans. When out-of-state, all Medical Mutual enrollees can access care through Aetna Open Choice PPO. Contact information for the Aetna Open Choice PPO is located on the back of the Medical Mutual insurance card. Both MetroHealth plans provide Out-of-State coverage if it’s an Emergency only.

What are my options if I feel ill, injured and need immediate care and my primary care physician is not available?

The following options are available through Medical Mutual:

Nurseline – A free call-in service offered by Medical Mutual, providing 24/7 access to registered nurses for answers to health-related questions. Call (888) 921-0636.

Teledoc®– A 24/7 telephone/online video service providing access to a board-certified physician.

Convenience Clinics – A walk-in clinic located in some drug stores and grocery stores, staffed by a physician’s assistant or nurse practitioner. Convenience clinics do not require an appointment and have average wait times.

Urgent Care – A walk-in clinic that saves you 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 Care – A facility found in a hospital, providing 24/7 care in case of an emergencies and acute care without prior appointment. ER visits for non-emergency symptoms may result in extremely long wait times and significantly higher costs compared to visiting a non-emergency location.

General inquiries regarding benefits can be directed to Human Resources Employee Benefits. Visit and log a case under Ask HR and View My Cases at <https://webtop.cuyahogacounty.us>. Please visit the County’s Benefits and Wellness website for more benefit information at <http://employeebenefits.cuyahogacounty.us/>.