



**MEDICAL MUTUAL®**

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[MedMutual.com](http://MedMutual.com)

# MedMutual Travel Plus™ Benefit



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## What is MedMutual Travel Plus?

With MedMutual Travel Plus™ your Medicare Advantage clients pay the in-network rate for care received when traveling outside of Ohio, up to the plan's benefit maximum.

## What if my client needs emergency or urgent care while traveling?

Medical Mutual members have urgent and emergency coverage when traveling, including up to \$50,000 in coverage when traveling outside of the United States.

## How do my clients use the MedMutual Travel Plus Benefit?



### Before a Trip

Your client should call Medical Mutual Customer Care to let us know they will be traveling. We'll ask for their travel dates so we can activate their Travel Plus Benefit.



### During a Trip

If your client receives routine medical care while traveling outside of Ohio, their care will be covered at the in-network rate, up to the maximum amount allowed by their plan.

If your client decides to extend their trip or come home sooner, they should call Medical Mutual Customer Care. We will capture their new travel dates and ensure their Travel Plus Benefit reflects their updated plans.



### After a Trip

Your client will receive an Explanation of Benefits (EOB) for the medical services they received while traveling. They can track their use of this benefit on their EOB.

## Are there any restrictions?

The MedMutual Travel Plus Benefit applies only if the member sees providers who accept Medicare. If your client needs help finding a provider, they can visit [Medicare.gov](https://www.Medicare.gov) or call Customer Care. Prior authorization from Medical Mutual may be required based on the service(s) needed.

Standard Medicare residency rules apply, meaning the member must live in their primary Ohio residence six months of the year.

Dental, vision, hearing, prescription drug, transportation and home-based palliative care benefits do not apply. To learn more about this benefit, encourage your client to review their Evidence of Coverage by visiting [MedMutual.com/MAPlanInfo](https://www.MedMutual.com/MAPlanInfo).



# Examples

See below for examples illustrating how this benefit can be used and applied to your clients' benefit maximum.

## Example 1<sup>1</sup>

While on vacation, Susan isn't feeling well and visits a primary care provider or a convenience care clinic. Her provider orders a chest X-ray and bloodwork. See the breakdown of what Susan would pay in this scenario below.

		Provider Charge <sup>2</sup>	Susan's Responsibility	Total Amount Applied to the MedMutual Travel Plus Benefit \$7,500 benefit maximum*
Service	Primary Care Provider Office Visit	\$75	\$0 copay*	\$75
	X-Ray	\$200	\$50 copay*	\$150
	Lab Work	\$90	\$10 copay*	\$80
	Total	\$365	\$50	\$315
			Travel Benefit Remaining	\$7,195

## Example 2<sup>2</sup>

While spending the winter in Florida, Richard has a health emergency. He visits the Emergency Room and is admitted to the hospital for two days. His follow-up care plan includes a specialist visit and physical therapy.

		Provider Charge <sup>3</sup>	Richard's Responsibility	Total Amount Applied to the MedMutual Travel Plus Benefit \$7,500 benefit maximum*
Service	Hospital Stay	\$5,700	\$650 (\$325 copay, Days 1–2)*	\$0; this visit is covered under emergency care
	Specialist Office Visit	\$75	\$0 copay*	\$75
	Physical Therapy	\$1,000 (\$100 × 10 visits)	\$400 (\$40 copay* × 10 visits)	\$1,000
	Total	\$365	\$690	\$1,075
			Travel Benefit Remaining	\$6,425

If you have questions about this benefit, please contact your Medical Mutual representative for more information.

\*Based on MedMutual Advantage® Signature HMO (H6723-006-006).

1 Provider charges are for illustrative purposes only. Actual charges may vary.

2 Claims paid based on Medicare fee schedule.