

Open Enrollment: April 21st – May 9th What You Need to Know

Gretchen Heil
Senior Client Executive
Group Benefits
Oswald Companies

Tracie Collins
Senior Client Manager
Group Benefits
Oswald Companies

Kathryn Gallagher
Associate Client Manager
Group Benefits
Oswald Companies




Catholic Diocese
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Today's Agenda

1. Programs to Help Keep YOUR Costs Down
2. Overview of Medical Plans
3. Medicare Overview
4. Weight Watchers 
5. Marathon Health Direct Primary Care
6. Moore Counseling – Your Employee Assistance Program
7. Questions



PROGRAMS TO HELP REDUCE YOUR OUT-OF-POCKET COSTS

- The \$720 Health Incentive
- The MMO PPO/HSA Plan
- MMO MedFlex and MetroHealth SkyCare EPO Plans
- Enrolling in Medicare
- The MMO Find a Provider & Cost Estimates Tool
- A Wide Range of MMO Resources
- Marathon Health

Health Incentive – Up To \$720

The Physical and Tobacco
Attestation Form can be
found at
www.MyDOCBenefits.com

If you are not Tobacco Free, an alternative standard is available to you. You must contact the Medical Mutual Pivot program and enroll by May 1, 2025, to be eligible for the incentive. The program is free to eligible participants. Visit pivot.co/medmutual to enroll

Tobacco Free is defined as not having used nicotine or nicotine products within 90 days. Tobacco or nicotine usage includes, but is not limited to cigarettes, E-cigarettes, cigars, vaping, pipe smoking, snuff, chewing tobacco, nicotine patch, nicotine gum or other nicotine supplements.

ANNUAL PHYSICALS

- Your physician needs to certify that you are current with your age, and gender appropriate preventive care by May 1, 2025, by completing the 2025 Annual Physical and Tobacco Attestation Form (APTA Form).
- Remember, if your spouse is enrolled in family medical coverage, then both of you must have your physical exams certified in order to earn the preventive care incentive.
- The incentive rate will be effective July 1, 2025. If you need a copy of the APTA Form, there is a downloadable PDF available at: www.MyDOCBenefits.com or contact the Employee Benefits Office.

TOBACCO FREE INCENTIVE

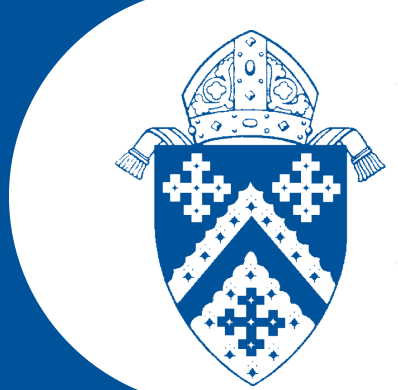
- To earn the tobacco-free incentive, you must sign the Tobacco Attestation section of the annual Physical and Tobacco Attestation Form (APTA Form).
- You must complete this section of the APTA Form by May 1, 2025.
- If you are NOT a tobacco user, then your incentive rate will be effective July 1, 2025.
- Regardless of your tobacco use, you still must complete the tobacco-use certification portion of your APTA Form and indicate your tobacco use by May 1, 2025.

Plan Options

2025/2026 Plan Options	MMO PPO/HSA	MMO PPO	SkyCare	MMO MedFlex
Monthly Employee Contribution Single/Family				
0 incentives	\$89/\$342	\$230/\$844	\$194/\$710	\$206/\$754
1 incentive	\$74/\$312	\$215/\$814	\$179/\$680	\$191/\$724
2 incentives	\$59/\$282	\$200/\$784	\$164/\$650	\$176/\$694
Out-of-Network Coverage				
	Yes	Yes	NO	NO
Annual Deductible (In-network)				
Single	\$3,300	\$1,250	\$500	\$750
Family	\$6,600	\$2,500	\$1,000	\$1,500
Annual Out-of-pocket Maximum (In-network)				
Single	\$4,000	\$3,250	\$2,000	\$2,500
Family	\$8,000	\$6,500	\$4,000	\$5,000
Co-insurance Percentage				
In-network	80%	80%	90%	80%
Annual Health Care Plan HSA Contribution				
Single	\$500	N/A	N/A	N/A
Family	\$1,000	N/A	N/A	N/A

Check the 2025/2026 Newsletter or the website for more details

HSA Eligibility & Contributions



The **MMO PPO/HSA** is a Health Savings Account (HSA)

Annual Contribution Maximums

2025: \$4,300 for individuals & **\$8,550** for families

Additional Funding

Those 55 years of age or higher, but not entitled to Medicare benefits, can fund an additional \$1,000/year “catch-up” contribution.

Amount of Funding

Contributions above the annual limit are subject to income taxes and a 20% penalty.

For 2025, The Diocese of Cleveland will contribute up to **\$500 for an individual and \$1,000 for a family unit** to the Health Savings Account.

Please be aware that the annual contribution limits include contributions from both the individual & the employer.

2025 Medical Employee Contributions - Monthly

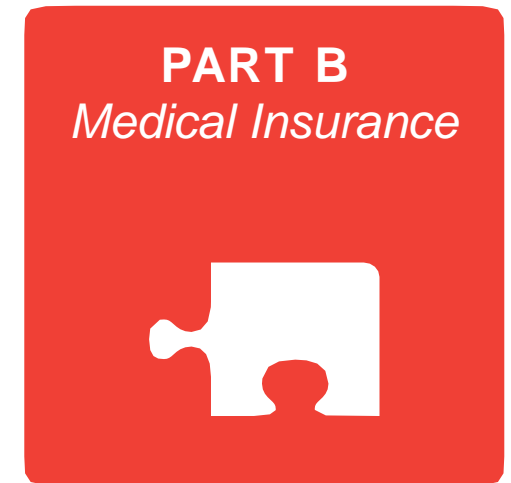
	MMO PPO/HSA	MMO PPO	SKYCARE EPO	MMO MEDFLEX EPO
Employee Contribution (Monthly) with 2 Incentives*				
Single	\$59	\$200	\$164	\$176
Family	\$282	\$784	\$650	\$694

Contributions in the chart reflect the cost when **both incentives are met.*

Important! If your spouse has access to medical coverage through their own employer but you choose to add them to your health plan, a \$750 monthly surcharge will apply.

MEDICARE

- Medicare is the federal program that provides health insurance for millions of Americans who are age 65 and older (or qualifying disability, ESRD or ALS).
- Growing number of people continuing to work beyond age 65. As a result, many are considering using Medicare as their primary employee health insurance based on:
 - ✓ Personal and health care needs
 - ✓ Lower or comparable monthly premium
 - ✓ Access to network of doctors and hospitals
 - ✓ Low or no deductibles
 - ✓ Increased benefits and service



Watch the Medicare Webinar
on www.myDOCbenefits.com

MMO PPO Plan vs. Medicare Advantage Plan

2025/2026	MMO PPO	Sample MA Plan
Employee Contribution Single (Monthly)		
0 incentives	\$230	\$185.00 Medicare Part B Premium (varies by income)
1 incentive	\$215	
2 incentives	\$200	
Annual Deductible		
Single	\$1,250	\$0
Annual Out-of-Pocket Maximum		
Single	\$3,250	\$4,000 average
Co-insurance Percentage		
In-network	80%	N/A

If you are eligible for Medicare, take a closer look at whether a Medicare Advantage Plan might be a better option for you. More information is available at www.MyDocBenefits/Medicare.

Need Help with Medicare?

Don't be pressured to make a quick decision. Get objective, unbiased advice.

Call UROne Benefits (a division of Oswald)
1-800-722-7331 to get the help you need.



Special rules apply to Priests and members of religious orders.
Contact the Health Benefits office for details.

216-696-6525 x5040
Email HBO@DioceseOfCleveland.org



Save Money with the Cost Estimates Tool

ENROLLED IN THE MMO PPO OR MMO PPO/HSA PLAN?

Healthcare costs can vary widely depending on where you go and the providers you choose to see. Hospitals, clinics and doctor's offices charge different amounts for the same services.

The Medical Mutual's ***Find a Provider & Cost Estimates*** tool, an online tool that allows members to compare costs before they get care.

Log into your My Health Plan account at

<https://member.medmutual.com/user/login.aspx>

and click *Resources and Tools* to use the Cost Estimates tool today!

Medical Mutual Resources



NurseLine

- Not sure if you need to go to the doctor's office or the emergency room? Call the NurseLine for advice.
 - Immediate support 24/7 for everyday health issues and questions
 - Staffed with registered nurses
 - Available at no additional cost to you
- 1-888-912-0636



Pivot Breathe

- Focuses on your unique journey through a tailored approach
- FSA cleared handheld smart sensor to keep track of your progress through the app
- To enroll in the program, visit pivot.co/medmutual to register



Disease Management

- Medical Mutual offers Disease Management programs if you have the following conditions:
 - Asthma
 - Chronic obstructive pulmonary disease (COPD)
 - Congestive Heart Failure
 - Coronary Artery Disease
 - Diabetes



Fitness Discounts

- Medical Mutual supports your active, healthy lifestyle. You'll save money on a membership at facilities in the Husk Marketplace
- You also receive exclusive discounts on:
 - Virtual health and nutrition programs
 - Fitness Trackers
 - Online Diet Programs
 - Nutritional Supplements

Weight Watchers

NEW!



Supporting you on your weight health journey

With the new fully covered
WeightWatchers® benefit, you can
feel great and lose weight!

- Individualized programs
- Advanced nutrition science with proven results
- Flexible plans that work with your lifestyle
- 24x7 members-only support community
- Specialty care with WW coaches and experts

Weight Watchers

Your Journey

NEW!

You will receive a custom URL link once the program is launched

Easy-to-follow Points plan personalized to you



Learn healthy habits and techniques for better health



200+ ZeroPoint®, no-track foods to keep you fuller, longer



Join Connect, our members-only social network



Okay, #ConnectFam! 💪
Accountability check-in.
Let's go!

Hit my 50 lb milestone
this morning! 🥳



🌟 Busy day today... need
some tips for grab & go Point-
friendly lunch ideas! ty



Save Money

Most services are provided at **little to no cost to you and your family.**

Why Marathon is the better choice



Better flexibility

Coordination of care with specialists

Combination of in-person and virtual care

Same day or next day appointments available



Enhanced access

Appointments **up to 90 minutes**

Unlimited 24/7 direct access to your care team

No more waiting



Better outcomes

Personalized care plan with your provider.

Get answers to all your health questions within one visit, rather than having to have multiple appointments.



Employee Assistance Program (EAP)

Completely confidential, Moore Counseling & Mediation Services offers a variety of support services for employees – everything from helping navigate behavioral health challenges to discovering solutions for childcare or elder care.

The Diocese of Cleveland has contracted with them so *there is no cost to you.*

Here are some of the ways the Employee Assistance Program can help:

- Dealing with financial issues
- Anxiety
- Anger and Aggression
- Improving family relationships
- Handling life stressors
- Coping with crisis
- Helping with an elderly parent
- Mental Health Assessment
- Relaxation techniques
- Substance Use Assessment and treatment
- Understanding & managing depression
- Parenting Skills
- Healthy eating and nutrition
- Conflict Management Tools
- Wellness goal setting
- Handling difficult people and situations
- Coping with health & medical challenges
- Improving communication
- Child being bullied at school
- Improving workplace performance
- Suicidal Thoughts
- Childcare & Eldercare referral services
- Dealing with Grief
- Stress

Many other services are available based on individual need



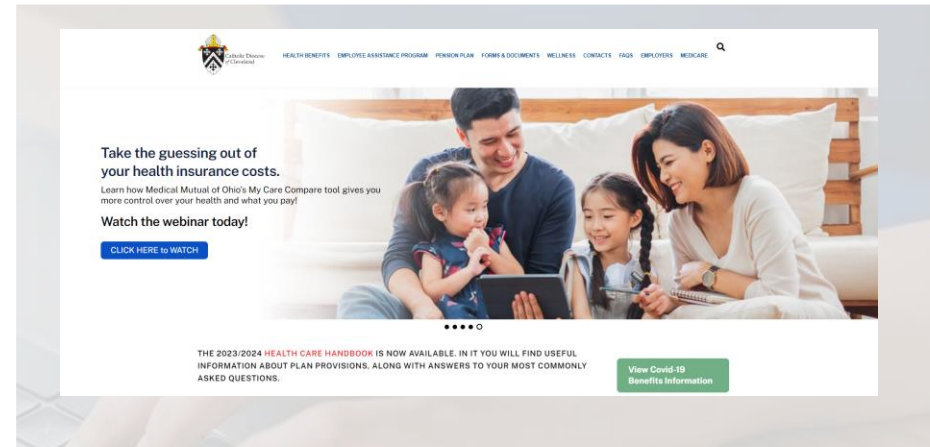
Visit
www.moorecounseling.com
or call (216) 404-1900

Benefits Website

Don't forget about our Benefits Website, www.myDOCbenefits.com !

This website will have materials such as:

- Benefit Summaries
- Important Notices
- Contact Information
- And Much More!



Make sure to check back frequently as updates will happen throughout the year!

Open Enrollment

April 21st – May 9th

- If you are currently enrolled and want to make a change to your plan or add a spouse or dependent, you will need to submit an enrollment form ***by Friday, May 9, 2025.***
- If you do not change your elections, you will have the same benefits on July 1st as you currently have today.
- If this is your **first time** waiving medical insurance, you must complete a waiver form and send to the Health Benefits Office.
- Reach out to the Health Benefits Office if you have questions with benefit enrollment or benefit questions.

Health Benefits Office
216-696-6525 x5040
Email HBO@DioceseOfCleveland.org

The background image shows a group of people in a meeting or conference setting. A woman in the foreground is looking at a smartphone. In the center, a person is holding an open book or brochure. Other people in the background are also engaged, with one person raising their hand. The entire image is covered with a semi-transparent blue overlay.

***Thank You for
Attending!***