

On average,  
**65%**  
of Balanced  
Solutions groups  
have received  
a refund!

# Balanced Solutions<sup>®</sup>

## For Groups with 10–99 Employees

Experience the **confidence** of predictable costs and reliable coverage paired with the **comfort** of money back\*

Balanced Solutions is an innovative level-funded plan that enables employers to get the advantages of a self-funded plan at predictable costs. It has a fixed monthly premium that covers an employer claims fund and a stop-loss feature, so you're protected from higher-than-expected claims.



### One Monthly Payment

The monthly fixed cost covers most fees, claims fund, and a two-step (specific and aggregate) stop-loss feature.<sup>2</sup>



### Familiar Coverage

The plan covers claims just like a fully-insured plan.



### End of Year Peace of Mind

**And oftentimes, a refund.** There are no extra costs, and refunds are paid back when employer claims fund has a leftover balance.

Every year, if your claims are lower than expected and you renew your plan, you can receive a **refund of up to 67%<sup>2</sup> of your claims fund surplus.**

<sup>1</sup> Get Your Money Soon After Renewal. Refunds are issued 90 days after plan renewal, when applicable.

<sup>2</sup> Does not include ACA taxes and fees.

<sup>3</sup> 67% is rounded to the nearest whole number of two thirds, or 66.6667%.



Medical Mutual's Balanced Solutions allows access to **Ohio-exclusive benefits** for more convenient treatment and **better clinical outcomes**.



### Robust Ohio Coverage

Local and national network coverage with more than 12,000 primary care doctors, 46,000 specialists and 19,000 locations across Ohio, plus access to the Cigna<sup>SM</sup> PPO Network<sup>4</sup> network when traveling out-of-state.



### Competitive Pharmacy Benefit

We partner with Express Scripts to offer member access to more than 59,000 pharmacies.



### Built-in Price Transparency and Cost-Savings

SmartShopper empowers members to earn cash rewards and take greater control of out of pocket costs by presenting prices upfront and pointing to the most affordable local treatment, testing and care options.

## Refund Calculation

If you renew with Medical Mutual and your claims are less than projected, you may get a refund. This includes a four percent run-out feature that allows us to calculate your refund eligibility at the end of the 15th month.

## How Balanced Solutions Works

- 1 Select a copay or high-deductible plan from a wide variety of plan designs.
- 2 Choose your specific stop-loss and aggregate stop-loss components.
- 3 Medical Mutual determines your Balanced Solutions employer claims fund.
- 4 This fund is used to pay claims above employee liability. If there is a balance remaining at the end of the plan year, you will get a refund on renewal.

## How to Qualify for This Coverage



Your group has 10 to 99 employees with a minimum of 10 enrolled.



You enroll a minimum of 75% of your net-eligible employees.



Medical Mutual underwrites your group to determine the risk and claim funds needed.

Contact your broker or Medical Mutual Sales representative to learn more.

<sup>4</sup>The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Medical Mutual of Ohio. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with Medical Mutual of Ohio. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc.