



Eligibility for Benefits

DEPENDENT CATEGORY	MEDICAL	DENTAL	VISION	SUPPLEMENTAL LIFE
Children younger than age 23	Coverage available for eligible dependents ¹	Coverage available for eligible dependents ¹	Coverage available for eligible dependents ¹	Coverage available for eligible dependents
Children ages 23 - 25	Coverage available for eligible dependents ¹	No coverage available	No coverage available	Coverage available for eligible dependents
Children ages 26 - 27	Coverage available for eligible dependents ¹	No coverage available	No coverage available	No coverage available

¹View detailed eligibility and documentation requirements at: das.ohio.gov/eligibilityrequirements.

Note: When one of your enrolled dependents is or becomes ineligible for benefits coverage based on the state's definition of eligibility, it is your responsibility to contact your agency benefits specialist (or human resources office) immediately to remove them from your coverage. Your dependent may be eligible to continue their medical, dental and/or vision benefits through COBRA (continuation coverage) if you notify your agency benefits specialist (or human resources office) within 60 days after the qualifying event. Enrollment or continuation of an ineligible dependent may result in loss of benefits, disciplinary action and/or repayment of claims.

If you fail to remove a dependent from coverage within 31 days of a qualifying event, you may be responsible for health care expenses incurred by the ineligible dependent.

Medical Benefits

The State of Ohio contracts with Medical Mutual of Ohio and UnitedHealthcare to serve as the third-party administrators for the Ohio Med Preferred Provider Organization (PPO) plan. Under this plan, employees have access to both network and non-network providers.

Medical Mutual and UnitedHealthcare each serve specific regions in Ohio based on home ZIP codes. The administrator you are assigned is based on the first three digits of your home ZIP code. Please review the chart below that feature the ZIP code breakdown by plan administrator. Employees with home ZIP codes outside Ohio are enrolled in UnitedHealthcare.

For deduction information, see the charts on Page 8.

When you are enrolled in medical coverage, you automatically gain prescription drug, behavioral health and wellness benefits.

3-DIGIT ZIP CODE BREAKDOWN							
UNITEDHEALTHCARE (UHC)							
430xx	431xx	432xx	433xx	437xx	438xx	439xx	444xx
445xx	450xx	451xx	452xx	453xx	454xx	455xx	459xx
MEDICAL MUTUAL							
434xx	435xx	436xx	440xx	441xx	442xx	443xx	
446xx	447xx	448xx	449xx	456xx	457xx	458xx	

TO OBTAIN INFORMATION FROM YOUR THIRD-PARTY ADMINISTRATOR:

If you would like to receive information from your assigned third-party administrator – either Medical Mutual or UnitedHealthcare, refer to the Health and Other Benefits Contacts information on Page 16. You can visit your third-party administrator's website to download and print the information or call their customer service unit to request that it be mailed to you.

SAVE MONEY: USE BENEFITS WISELY



The State of Ohio's health plans are self-funded. This means that the cost of your benefits is funded by the contributions from you and your agency. All benefit claims are paid for by these contributions. Your third-party administrator does not pay for your claims. Rather, Medical Mutual and UnitedHealthcare review claims and process payments, and are paid an administrative fee. When the amount of claims is greater than the amount of the contributions from employees and agencies, your medical costs go up.

It is up to each of us to use our benefits wisely. We can all do our part by making wellness a priority in our lives, evaluating our options when we need care and avoiding unnecessary visits.