

Your Immune System Needs Help: How You Can Defend It

Germs, infections and viruses run rampant in the colder months. Therefore, your immune system has to work overtime to prevent you from getting sick.

There is no “quick-fix” to prevent or drastically reduce your risk of infection. Medical Mutual’s doctors share maintainable healthy habits that can create balanced immunity and gradually increase long-term support.

Nutrition fuels your whole system

Nutrients rich in vitamins, minerals and antioxidants supply what your immune system needs to grow cells and function properly. A balanced nutrition plan of fresh foods, whole grains, healthy fats and lean proteins keep your immune system strong. Fluids support cell function and nutrition intake, so drink an adequate amount of water daily.

Limit saturated fats, salts and added sugars along with excessive alcohol intake, which weakens your immune system. Smoking reduces your body’s ability to fight disease, so consider quitting to improve your health and overall quality of life.

Less stress, more rest

Our doctors note how stress can negatively affect your physical and mental health.

Practice stress management in multiple ways:

- **Physical:** Choose exercises that best suit you, like yoga, light nature walks or joining an indoor sports league.
- **Mental:** Prioritize self-care by taking a break from social media or revisiting a favorite hobby.

Increased stress can affect your sleep. The Centers for Disease Control and Prevention advises adults to get at least seven hours of sleep, so try winding down in the evenings by:

- Eating dinner two to three hours prior to bed.
- Eliminating screens one hour before bedtime.
- Meditating to promote muscle relaxation.

Extra armor to help minimize infection

Guarding against germs can also lessen your chances of becoming sick. Consider the following tips:

- Wash your hands frequently with soap and water.
- Clean and sanitize commonly touched surfaces.
- Avoid people when they—or you—are sick.

Vaccinations can protect you and others from potentially life-threatening complications. Medical Mutual recognizes that healthcare decisions are important and personal. Talk to your primary care provider (PCP) about and what’s right for you.

Medical Mutual can help you find a PCP. Use our provider search tool at [MedMutual.com/FindAProvider](https://www.MedMutual.com/FindAProvider) or call the Customer Care phone number listed on your member ID card.



The Flu Burden: Protection Against Influenza and Norovirus

Have you ever felt under the weather and thought, “I might have the flu”?

Influenza and norovirus are some of the most common viral illnesses that peak during colder months. Medical Mutual’s doctors break down the differences so you can know which treatment is right for you and recognize when to see your primary care provider (PCP).

Influenza aka “the flu”

Influenza, or “the flu,” is a contagious respiratory illness caused by the influenza virus. Cases range from mild to severe, with symptoms including:

- Cough
- Sore throat
- Headache
- Chills
- Stuffy or runny nose
- Fatigue
- Muscle or body aches
- Fever, in some cases

Flu symptoms usually occur one to four days after exposure, but you're contagious for up to one week after. Most influenza treatments can be done at home with over-the-counter medications, plenty of rest and fluids. Antivirals can also be prescribed to lessen symptoms and reduce time away from friends, family and coworkers.

Norovirus aka “the stomach flu”

Norovirus, or “the stomach flu,” is a bit of a misnomer. Norovirus isn’t a respiratory virus but instead causes gastroenteritis, an inflammation of the stomach and intestines that results in distinct and severe symptoms like:

- Nausea
- Vomiting
- Diarrhea
- Stomach cramping or pain

Headaches, fever or body aches can occur, but are less common. Norovirus is highly contagious. Symptoms usually occur 12 to 48 hours after exposure and can last one to three days, although the virus can still be in your system for up to two weeks. No cure exists for norovirus, but your body will manage the infection on its own. Drink plenty of fluids with electrolytes, get lots of rest and eat soft, bland foods if possible.

How to prevent illness

Our doctors recommend taking precautions to reduce your risk of influenza and norovirus this season, including:

- Washing hands often with soap and water.
- Cleaning and sanitizing frequently touched surfaces and objects.
- Avoiding people when they or you are sick.
- Not sharing food or eating utensils.

For influenza, cover your nose and mouth when you sneeze or cough and stay home until your symptoms get better and you’re fever free for 24 hours without fever-reducing medications. For norovirus, follow food safety practices like washing fruits and vegetables before eating and cooking foods to safe minimum temperatures.

Talk to your PCP about options to protect yourself and others this flu season, like scheduling a flu shot.

To find a PCP and pharmacies near you, use our provider search tool at [MedMutual.com/FindAProvider](https://www.medmutual.com/FindAProvider) or call the Customer Care phone number listed on your member ID card.



Your Member ID Card Questions Answered

Your Medical Mutual member ID card is an essential tool that guides you on your health and wellness journey. For a small card, it packs a lot of information. Let's answer three commonly asked questions about your Medical Mutual member ID card:

I'm a new member. How long will it take for my Medical Mutual ID card to arrive?

On average, you can expect to receive your Medical Mutual ID card in seven to 10 business days. Cards are sent through U.S. mail.

What should I do when I receive my Medical Mutual ID card?

When you receive your ID card, don't set it aside. Take a few minutes to do the following:

1. Verify the accuracy of the information on your ID card, including the spelling of your name and that the correct plan details are listed.
2. Confirm you received your ID card by using the QR Scan Code feature or registering on My Health Plan or in the Medical Mutual mobile app.
3. Store your card in a safe and secure place.

If your ID card contains incorrect information, please contact our Customer Care team at the phone number listed on your ID card.

I forgot or lost my Medical Mutual ID card. Can I access it digitally?

Medical Mutual members have access to a digital, temporary ID card through their My Health Plan account.

1. Log in to your My Health Plan dashboard.
2. Scroll down to the Quick Links section and click "ID Cards."
3. A new page will load with a "Get Temporary Card" button. Click it to view and print your temporary ID card.

Members can also view their ID cards by downloading the Medical Mutual app, logging in and tapping "Quick Actions" > "View ID Cards."

Temporary ID cards are not meant to replace your physical card. Members can order new cards in this section of My Health Plan.

Using your ID card

Keep your member ID card handy the next time you schedule an appointment or visit your provider. You may be asked for plan details from your card, like your member ID number.

Medical Mutual can help you find a provider in your plan's network. Use our provider search tool at [MedMutual.com/FindAProvider](https://www.MedMutual.com/FindAProvider) or call Customer Care to speak to a representative.



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Kickstart Your Health Journey for 2026

Don't wait to ensure your health and wellness are on track! Now is the perfect time to:

- Schedule your 2026 annual wellness visit with your primary care provider (PCP).
- Discuss flu shots and other booster recommendations with your PCP to see what's right for you.
- Install the MedMutual mobile app on your smartphone for easy access to your health information.

The material provided, including websites and links, is for your information only. It does not take the place of your doctor's advice, diagnosis or treatment. You should make decisions about your care with your doctor. What is covered by your plan will be based on your specific benefit plan. Providers quoted may not be in all Medical Mutual provider networks. Be sure to verify the provider is in your plan network if you want to schedule an appointment.

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