

Plan Overview

Medical Mutual of Ohio Overview



MEDICAL MUTUAL OF OHIO®

welcome

Welcome to Medical Mutual

Service and value set Medical Mutual of Ohio® apart. A trusted insurer for more than 75 years, our mission remains unchanged: to finance and manage benefits that improve the health and well-being of our members. Medical Mutual puts the customer first.

As a mutual health insurance company, we are owned and operated for the benefit of our members, with products and services designed and priced in our customers' best interests. Unlike publicly traded insurance companies that must operate to maximize their financial return, we do not answer to stockholders and Wall Street analysts.

Headquartered in Cleveland, Medical Mutual has sales, service and information technology offices in 12 locations across Ohio, and 2,600 Ohio-based employees who pride themselves on their service to our customers and communities. Every year, our employees contribute thousands of hours as community volunteers supporting more than 200 charities. Our award-winning Customer Service department handles thousands of calls a day, resolving nearly 95 percent of calls during initial contact. We also process thousands of claims each day, with 99 percent accuracy.



Accredited product quality, customer confidence.

NCQA

Medical Mutual of Ohio is accredited at the highest level for our commercial managed care products by the National Committee for Quality Assurance (NCQA), recognizing our commitment to providing quality healthcare to our members and our incorporation of quality improvements into our business structure. We have also earned the NCQA Wellness & Health Promotion Accreditation, which evaluates how well we manage all parts of our wellness and health promotion program for continuous improvement of the quality of services, materials and activities provided to eligible individuals.

URAC

In addition to NCQA, Medical Mutual is accredited by URAC, a non-profit organization that establishes standards for the managed care industry, for our Health Utilization Management and Case Management programs.



health plans

Health Plans Available for You

Superior plan flexibility, excellent coverage and affordable rates are three good reasons to select health coverage with Medical Mutual, which has teamed up with your area Chamber of Commerce to provide you with the comprehensive healthcare benefits traditionally found at larger companies. The Alliance of Ohio Chambers Plan partners your company with other chamber member companies that employ two or more people, giving you the opportunity to obtain competitive rates with Medical Mutual health plans.

The Alliance of Ohio Chambers Plan is available in the following counties:



Allen	Clinton	Hancock	Mercer	Shelby
Auglaize	Darke	Hardin	Montgomery	Union
Butler	Fayette	Logan	Preble	Van Wert
Champaign	Greene	Madison	Putnam	Warren
Clark	Hamilton	Miami	Seneca	

To see if your chamber is active with The Alliance of Ohio Chambers, contact your chamber directly or visit AllianceofOhioChambers.com.

The Alliance of Ohio Chambers Plan offers a variety of group and ancillary group products for you and your employees.

Group Products

Medical Mutual offers a selection of products within the Ohio HealthPool Small Group Benefit Plans to choose from based on a group's needs.

- SuperMed Plus Double Deductible Suite Plans (with Rx)
- SuperMed Plus Triple Deductible Suite Plans (with Rx)
- SuperMed Plus Consumer Suite Plans
 - Health Savings Account (HSA)
 - Health Reimbursement Account (HRA)
 - SuperMed Share

All of our products offer access to our proprietary SuperMed Network, an extensive network of doctors and hospitals that provides the foundation for the popular health plans we offer, with networks covering all 50 states. Members who are traveling receive the same reliable care and customer service we are recognized for in Ohio.

Ancillary Group Products

Life Insurance

Life and disability coverage is easy and affordable through Consumers Life Insurance Company®, a subsidiary of Medical Mutual. With quality plans and flexible cost-sharing options, Consumers Life makes adding life and disability to a group's benefits package simple and cost-effective. Group term life, accidental death and dismemberment, dependent life, short-term disability and long-term disability plans are available to groups. We also offer voluntary benefit products, which employers can provide to employees at no cost to the company and are similar in structure to a group-sponsored plan.

Flexible Spending

Through FlexSave, Medical Mutual's flexible spending account product, members can set aside a portion of each paycheck into an account — before paying income taxes — and get reimbursed tax-free for certain qualified expenses, such as healthcare, dependent care and commuting costs.

Group Dental

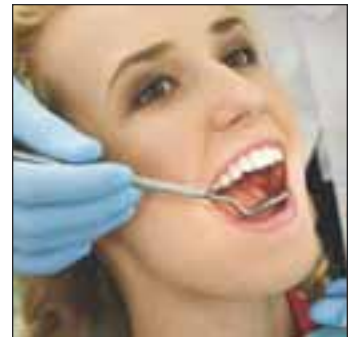
Through SuperDental, our PPO dental product, we offer a variety of flexible plans that use DenteMax, a leading nationwide dental network. In addition, we offer Traditional Dental plan designs with no network restrictions and reimbursements based on selected fee schedules.

Group Vision

With SuperMed Vision, our PPO vision product, groups can select from a variety of plans that use the EyeMed or VSP networks. Each network is nationwide and offers many cost-effective options for choosing doctors and providers for glasses and other vision services. We also offer a number of Traditional Vision plan designs with no network restrictions and reimbursements based on selected fee schedules.

Prescription Drugs

Medical Mutual's pharmacy benefit manager, Medco Health Solutions, Inc., serves the needs of more than 60 million people. Medco's pharmacy services are designed to improve the quality of care and lower total healthcare costs for both companies and for individuals served by Medicare Part D prescription drug plans. Our plans typically include a formulary, generic incentive and home delivery incentive for cost-effectiveness.



Funding Options



SuperMed Health Savings Accounts (HSAs)

Medical Mutual offers HSA-compatible health plans, which can be combined with HSAs. Employees can use the funds saved in these tax-advantaged savings accounts to pay for current or future eligible healthcare expenses. SuperMed HSAs can provide cost-savings to groups and members. This option offers:

- Access to the SuperMed network of doctors and hospitals
- A tax-advantaged method for groups to help fund employees' healthcare
- Access to a tax-free payment of qualified out-of-pocket health expenses for members
- No monthly or set-up banking fees if a member chooses a bank that partners with Medical Mutual
- Funds in an HSA can be used for:
 - Deductibles, copays and coinsurance directly related to a medical plan
 - Prescription drugs
 - Dental services, including braces, bridges and crowns
 - Vision care, including glasses and Lasik eye surgery
 - Other qualified medical expenses
 - Retirement savings

SuperMed Health Reimbursement Accounts (HRAs)

SuperMed® HRAs are high-deductible health plans paired with employer-funded HRAs that help employees meet their health plan deductibles. This product, offered as a solution to groups, features:

- Access to the SuperMed network of doctors and hospitals
- Flexible plan designs that allow employers to choose how the HRA works together with the high-deductible health plan
- One Explanation of Benefits with HRA and claims activity for seamless administration
- Network-only HRAs
- Direct payment to providers, not employees

SuperMed Share®

SuperMed Share is an innovative shared funding plan that helps fully insured groups with 51 or more eligible employees reduce their premiums. It allows employers to share in the funding of medical costs, while offering the same great benefits to their employees. The result could be significant savings for the employer.

By self-funding a portion of the health coverage, fully insured groups can take advantage of lower premiums and employees have lower deductibles than with a high-deductible health plan. Self-funding can apply for all services—office visits, copays, outpatient and inpatient services—or only for services that qualify for a deductible.

web tools

Interactive Web Tools

Employers

EmployerLink, our most popular tool, lets group officials quickly take care of their day-to-day health plan duties. *EmployerLink* users can:

- Pay monthly bills online
- Add and cancel employees
- Update employees' personal and dependent data
- Order identification cards
- View Certificate Booklets

Members

Located on MedMutual.com, *My Health Plan* is exclusively for registered members. Through the site, members can: view Explanations of Benefits (EOBs), order new or replacement ID cards, download a Certificate Booklet, appeal a claim and much more.

Quicken Health Expense Tracker

Another useful feature on *My Health Plan* is Quicken Health Expense TrackerSM. Free for members, Quicken Health Expense Tracker allows them to:

- Pay their doctor bills online
- Track deductibles and out-of-pocket maximums
- Easily understand claims and their overall healthcare costs

Quicken Health Expense Tracker protects personal health information with the same encryption and privacy safeguards that protect millions of TurboTax and Quicken customers.

Provider Search Tool and Treatment Cost Estimator

Searching for doctors and medical facilities is easier than ever with our robust Provider Search tool, which allows members to search by name, specialty, gender and more. The tool is also integrated with our Treatment Cost Estimator to help members make cost-effective choices by finding out how much certain services will cost with participating providers.

SuperWell Health Resource Center

The SuperWell Health Resource Center is a health and wellness section on *My Health Plan* that offers tools, support and information to help members research and learn about health topics. The Health Resource Center features: interactive tools and quizzes, a searchable health encyclopedia, a “clickable” symptom checker tool, Decision Points and Virtual Health Guides.



Wellness Features



Medical Mutual is dedicated to the good health of our customers and their employees. To encourage groups and their employees to get well and stay well, we offer the SuperWell Program[®], a comprehensive suite of initiatives designed to promote healthy lifestyle behaviors. The SuperWell Program helps members understand their health, make lifestyle changes and reduce their risk for developing chronic conditions. Lifestyle choice remains the biggest overall health threat to individuals and employers alike.

The SuperWell Program includes initiatives to assist members with important behavior changes to improve their well-being. To meet the wellness needs of employers and employees in all demographics, Medical Mutual offers two wellness product options, SuperWell Essential and SuperWell Impact:

SuperWell Essential

SuperWell Essential provides employers of all sizes with core initiatives to help their employees learn more about their overall health, determine their risks for developing chronic conditions and participate in programs to improve unhealthy behaviors by making healthier choices. SuperWell Essential is available to every member who has elected Medical Mutual health coverage.



SuperWell Impact

SuperWell Impact includes all of the benefits of SuperWell Essential as well as additional elements for employers with 51 or more eligible employees who choose to offer a more comprehensive corporate wellness program. Groups selecting Impact sign a contract committing to developing a full-service worksite wellness program and allowing Medical Mutual to conduct the necessary measurements and reporting.

Both employers and employees gain advantages by participating in the SuperWell Program:

Employer Benefits

- Help keep employees healthy
- Help reduce absenteeism
- Help improve productivity
- Help control healthcare benefit costs

Employee Benefits

- Healthy, more active lifestyles
- Improved sense of well-being
- Reduced medical care expenses
- Prevention or early detection of medical conditions

SuperWell Essential initiatives include, but are not limited to:

Health Assessment

The Health Assessment is an online questionnaire that collects in-depth data about each member's past health history, current medical information and daily health habits. Upon completion, a report is generated that includes a personalized set of recommended behavior changes to improve their overall health. To access the Health Assessment, members should log on to *My Health Plan* on MedMutual.com.

SuperWell Extras

Members have access to SuperWell Extras, which offers discounts on a variety of items, including baby products, fitness clubs, spas, hearing aids, drugstore items and healthy products. By logging on to *My Health Plan* on MedMutual.com, members can search for discounts on health and wellness products to find unique items that fit their lifestyle.

SuperWell Fitness Discount Program

To help members save money while staying fit, our SuperWell Fitness Discount Program provides access to national and local fitness clubs. The program includes discounted membership rates or promotional offers. Members can log in to *My Health Plan* and visit *Fitness* under the *Health & Wellness* tab to find out more.

SuperWell QuitLine Program

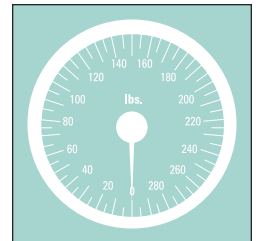
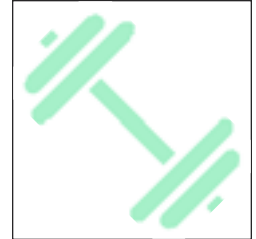
SuperWell QuitLine is available to help tobacco users give up the habit for good by providing one-on-one coaching, a personalized quit plan and educational materials. In addition, a four- to eight-week supply of nicotine replacement therapy is available to maximize their chances of quitting. To enroll in the SuperWell QuitLine Program, please call 866.845.7702.

The Chef's Garden®

Bring vegetables, herbs and micro greens straight from the garden to your home. Members have access to The Chef's Garden, a family-run farm that grows healthy, nutritious produce using environmentally friendly practices. Members purchase produce from The Chef's Garden by logging on to *My Health Plan* on MedMutual.com. Boxes range in price from \$25 to \$30. On average, orders arrive in less than a week.

Weight Watchers® Reimbursement

To help members reach their health and weight management goals, we offer a special reimbursement for completing a Weight Watchers meeting series. Members age 18 and older can participate in an At Work or Local (community) Meetings series and be reimbursed up to \$150 of their registration fees per calendar year. To enroll and qualify for the registration reimbursement, members must call 866.204.2878.





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Visit MedMutual.com.