



MEDICAL MUTUAL®

CAROLINA CARE PLAN | CONSUMERS LIFE

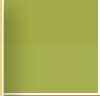
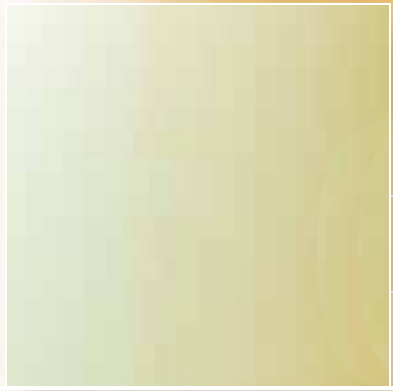


Personal Health Insurance

HEALTH PLANS FOR INDIVIDUALS & FAMILIES



Health





SuperMed One personal health insurance plans are brought to you by Medical Mutual of Ohio[®], a trusted name in health insurance for more than 75 years. We're known as much for our affordable health plans as we are for our innovative wellness programs, our extensive network of doctors and hospitals (it's the largest in Ohio, by the way), our financial stability and outstanding customer service.

SuperMed One is personal health insurance for individuals and families. You might be a student or recent graduate. Maybe you're unemployed or between jobs. You could be working part-time, or not yet eligible for your employer's group health plan. Whatever the case might be, we can help you find a plan that will fit your needs—and your budget.

Why Medical Mutual?



We're an Ohio company serving Ohio. 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.

You can count on us for local, knowledgeable customer support

At Medical Mutual, our employees live in Ohio—just like our customers. So we're better equipped to service your needs. Our award-winning Customer Service department handles thousands of calls a day, providing prompt response to customer needs and questions. Nearly 95 percent of our calls are resolved during the initial contact. We also process thousands of claims each day, with 99 percent accuracy.

We have the largest network of doctors and hospitals in Ohio

When you have to go to the doctor, you want to see *your* doctor. That's why Medical Mutual offers members access to nearly every healthcare professional in Ohio, as well as 99 percent of hospitals. The SuperMed network is also available in Georgia, South Carolina, Indiana and parts of Kentucky. Outside of the SuperMed service area, our national network partners make sure you receive the same reliable care you get at home.

We are a mutual company

You share the mutual benefits. As a mutual health insurance company, Medical Mutual is owned and operated for the benefit of its members, with products and services designed and priced in your best interest. Unlike publicly traded insurance companies that must operate to maximize their financial return, Medical Mutual does not answer to stockholders and Wall Street analysts.

Where do I start? What should I look for in a plan?

These are great questions, and the answers largely depend on your individual situation. Here are some important things to consider:

- **The premium/deductible relationship**
Generally speaking, plans with low monthly premiums have high deductibles; just like plans with high premiums have low deductibles. You will need to decide if it makes more sense for you to pay more up front (in premium) and let the insurer handle more of the bills later, or pay less up front and have to pay more when you actually go to the doctor.
- **Basic vs. comprehensive coverage**
Do you need just bare-minimum coverage in case of an emergency? Or do you need a more complete plan that includes things like preventive care, maternity care, well-child care or prescription-drug coverage?
- **Networks**
Is there a particular doctor you want to see? Different insurance companies have different networks of doctors and hospitals, so it's important to make sure the health plan you choose offers access to the providers you prefer.
- **Long-term vs. short-term coverage**
Do you need coverage for a short time only — maybe just until you're covered under a new employer's or new spouse's health plan? Or, do you need coverage immediately?

Unsure of the difference between your deductible and your coinsurance? Confused by premiums, copays and PPOs? Check out our *Basic Healthcare Terms* section in the back of this brochure.

Choosing Your Coverage



Once you determine your list of must-have features in a health insurance plan, it will be easier to find the coverage that's right for you. There are plenty of great choices with a wide variety of deductible levels to meet your needs and your budget.

All of our SuperMed One plans include basic prescription drug coverage, as well as access to the SuperMed Preferred Provider Organization (PPO) network of doctors and hospitals.

SuperMed One Plans

Elite and Premium Plans

Elite and Premium plans give you comprehensive coverage for all your healthcare needs. They cover office visits and preventive care, as well as serious illness and emergency medical services. Choose from multiple deductible levels and copay options. There is also an Elite high-deductible plan available that provides 100-percent coverage after your deductible is met.

Wellness Health Savings Account (HSA) Plans

Wellness HSA plans combine a high-deductible health plan with a tax-favored savings account. Money deposited in the savings account can be used to pay for eligible healthcare expenses. Lower premiums and tax savings help offset higher deductibles, and preventive services are included at 100 percent.

Value Plans

Value Plans give members protection from catastrophic and unexpected emergencies, as well as for medically necessary office visits. Value plans help keep costs down by giving you basic coverage, low deductibles and a copay prescription drug benefit.

Short-Term Plans

Short-term plans give you temporary coverage until you are eligible for another health plan. Short-term plans are perfect if you're between jobs, a temporary or seasonal employee or waiting for an employer's group coverage to begin, and need coverage for six months or less.

Additional Coverage Options

Maternity Services Rider

If you think you might be adding a little one to your family soon, consider adding a maternity services rider to your plan first. The maternity services rider can help cover the cost of prenatal care and delivery. *The rider does have a waiting period before coverage for services begins.*

Dental Plans

Good oral health is an important part of your overall health. Quality dental coverage is available at an affordable rate with SuperMed One dental plans. Our dental plans offer preventive benefits, including regular exams, cleanings and fillings. And, they can be purchased in conjunction with your SuperMed One health plan or as a stand-alone product.

Vision Plans

SuperMed One vision plans offer comprehensive vision benefits with coverage for annual exams, a pair of eyeglasses or contact lenses and discounts on other vision care products. Vision plans can be purchased in conjunction with your SuperMed One health plan or as a stand-alone product.

Life Coverage from Consumers Life Insurance Company

Protecting the financial security of your loved ones is just as important as protecting your health. By enrolling in a SuperMed One health plan, you can purchase life insurance coverage for yourself and your spouse in increments of \$10,000, up to \$50,000. Coverage of \$10,000 is also available for your children age one year and older.

Once enrolled and accepted into an individual health plan, you are guaranteed life coverage with no additional medical information required. Rates are guaranteed for the first five years from the date of enrollment. Below are three options with the monthly premiums at each age and benefit option:

Applicant/Spouse	\$10,000 Benefit	\$30,000 Benefit	\$50,000 Benefit
Ages 18–29	\$1.70/month	\$5.10/month	\$8.50/month
Ages 30–39	\$2.00/month	\$6.00/month	\$10.00/month
Ages 40–49	\$4.50/month	\$13.50/month	\$37.50/month
Ages 50–59	\$12.50/month	\$37.50/month	\$62.50/month
Ages 60–64	\$18.40/month	\$55.20/month	\$92.00/month





Prescription Drug Benefits

We have a long-standing relationship with Medco Health Solutions, Inc. (Medco) to administer prescription drug benefit plans for our members. Together, we offer a variety of plans and tools to help you manage your prescription drug costs.

Filling Your Prescriptions

Your prescription drug benefit gives you access to nearly 60,000 participating retail pharmacies nationwide, including most major chain drugstores. Use one of these pharmacies to fill prescriptions for short-term medications, such as antibiotics. If you take a long-term prescription medication, such as those used to treat high blood pressure, high cholesterol or diabetes, you can conveniently order these prescriptions from the Medco Pharmacy,[®] Medco's mail-order service. Through the Medco Pharmacy,[®] you can purchase up to a three-month supply of medication for just one copayment and have it shipped directly to your home. Once you get started, you can refill and renew your prescriptions quickly and easily either by phone or online.

Choose Generic

Did you know more than half of all prescription drugs are available in generic form? You might be more familiar with brand-name drugs, but generics treat many of the same conditions. Generics contain the same active ingredients as brand-name drugs, work the same way and must meet the same rigid U.S. Food and Drug Administration standards for quality, strength and purity—yet they can cost 30 percent to 80 percent less than brand-name drugs!

Check with your doctor or pharmacist to see if there is a generic equivalent available for your prescription.

Manage Your Health Online

MedMutual.com and *My Health Plan*

Medical Mutual's website, MedMutual.com, helps you get information you need when you need it. Our goal is to provide as many online features as possible to our members.

Some of the available features include our simple Provider Search Tool that allows you to easily search for providers by location, specialty or hospital affiliation. This feature also identifies providers who are board certified and accepting new patients. With our Treatment Cost Estimator, you can even estimate costs for the providers you visit *before* you go.

From MedMutual.com, you can log in to *My Health Plan*, Medical Mutual's member information site. To protect the privacy of our members, you have to register for *My Health Plan* and specify a password. From there you can:

- Review your benefits and claims information
- Update your personal address and contact information
- Request a new ID or certificate booklet
- E-mail Medical Mutual Customer Service representatives
- Locate a network hospital or physician's office
- Pay your health insurance premium

Your prescription drug benefits are integrated with your medical benefits, so you can also access Medco's website without the need for additional logins or password information. From there you can:

- Review prescription drug information
- Request mail-order prescriptions
- Check your order status
- Request a specialist pharmacist call you if you have specific questions
- Locate a participating retail pharmacy

And all at the same time you're looking up medical claims or viewing other components of your health coverage.

All of these functions are available 24 hours a day, seven days a week. To protect the privacy of our members, you have to register for *My Health Plan* and specify a password.



Focus On Health



Do you want to live a healthier life but are confused where to start? To help get you on the right path, we are proud to offer the SuperWell® program, a comprehensive suite of initiatives designed to promote healthy lifestyle behaviors. The SuperWell program is included as part of your SuperMed One health plan at no additional cost.

SuperWell Programs

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The following programs and benefits are available to SuperMed One members:

- **Health Assessment**

This questionnaire collects in-depth data about your past health history, current medical information and daily health habits, and upon completion, creates a personalized set of recommended behavior changes to improve your overall health.

- **Healthy Outlooks Newsletter**

This publication offers in-depth articles on a variety of important health issues, provides consumer health plan education and gives tips for accessing services available through Medical Mutual.

- **Health Promotion Mailings**

Based on your healthcare activity (e.g., claims, prescriptions, Health Assessment results), you will receive educational materials regarding specific medical conditions and lifestyle issues, missed services and recommended preventive screenings.

- **Personal Health History**

You can review and search your own confidential, interactive, electronic medical history report.

- **SuperWell QuitLine Program**

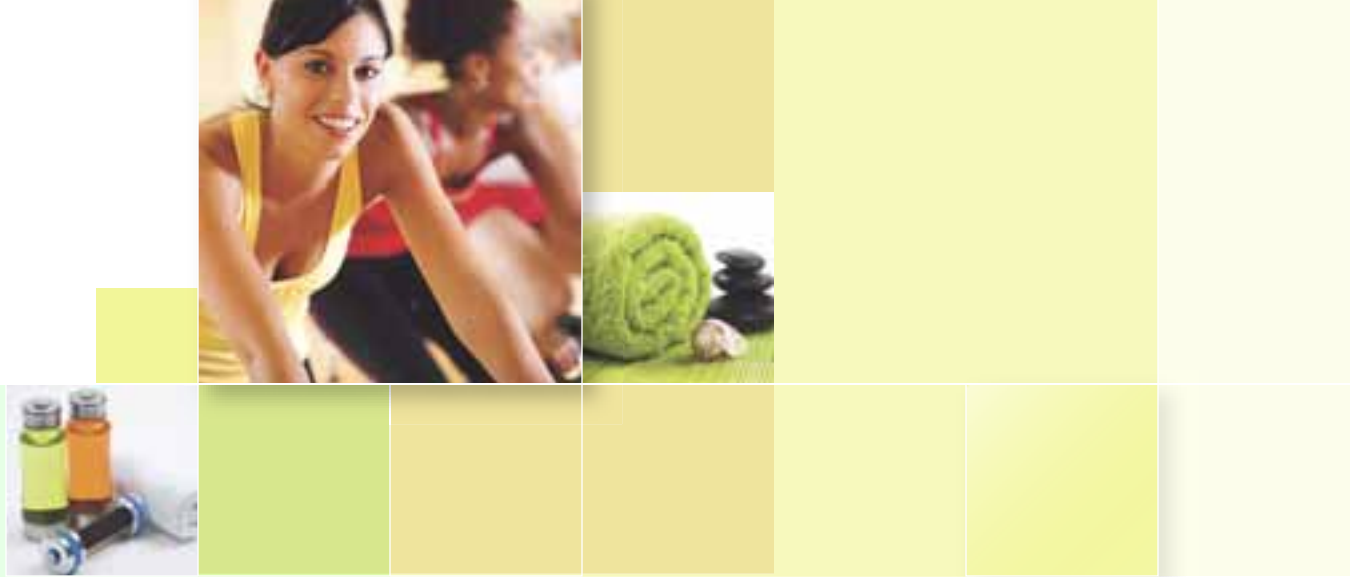
SuperWell QuitLine is available to help tobacco users give up the habit for good by providing one-on-one coaching, a personalized quit plan, educational material and a four- to eight-week supply of nicotine replacement therapy is available to maximize the chances of quitting.

- **SuperWell Health Resource Center**

Get a jump start on healthy eating, being active, quitting smoking and more by accessing our Virtual Health Guides, which are mini videos that provide responses based on the information you provide. The Resource Center also offers interactive tools and quizzes, a searchable health encyclopedia and a symptom checker tool.

- **Weight Watchers® Reimbursement**

Medical Mutual offers a special reimbursement for completing a Weight Watchers meeting series. Members ages 18 and older can participate in an At Work or Local (community) Meetings series and are reimbursed up to \$150 of their registration.



SuperWell Extras

As a Medical Mutual member, you will have access to SuperWell Extras, which offer you discounts on a variety of items, including baby products, fitness clubs, spas, hearing aids, drugstore items and healthy products. SuperWell Extras vendors include:

- **Beltone**
Get up to a 20-percent discount on all hearing aid models
- **Drugstore.com**
Place an order through *My Health Plan*, and you will receive an extra 5 percent off every order for more than 45,000 over-the-counter items
- **Gaiam**
Receive 15 percent off yoga, fitness, media and wellness items and 10 percent off eco-friendly apparel, home and outdoor items
- **Spafinder**
Receive 10 percent off gift certificates and gift baskets
- **Safe Beginnings**
Save 15 percent (some exclusions may apply) on a large selection of baby-proofing products and specialty baby and toddler items
- **The Chef's Garden®**
Enjoy access to The Chef's Garden, a family-run farm that grows healthy, nutritious produce
- **SuperWell® Fitness Discounts**
Discounts for fitness club memberships are available through a nationwide fitness center network

Please Note:

This information is considered marketing material and gives members information about purchasing or using the service or product. Medical Mutual of Ohio has no financial ownership or financial arrangement with these organizations. Specific products or services are not marketed, advertised or promoted to members with regards to their personal health status. Programs are subject to change without notice. The programs are not guaranteed or endorsed but you may be able to obtain product discounts or find a unique item. These are not covered benefits under your existing plan or insurance and the vendor is responsible for product satisfaction, including shipping procedures and returns. The purchaser is electing to purchase an item and is responsible for paying the vendor.



Disease & Maternity Management Program

Medical Mutual will help you manage your condition to stay as healthy as possible, so you can enjoy your favorite activities.

The SuperWell® *Disease and Maternity Management Program* helps members who are pregnant or diagnosed with one or more of the following conditions:

- Asthma
- Chronic obstructive pulmonary disease
- Chronic pain conditions
- Coronary artery disease
- Depression
- Diabetes
- Heart failure

The program offers a unique approach, providing flexible education and personal attention that is focused on your individual needs. You will receive valuable support from a trained health coach who will help you achieve your best overall health.

Your health coach can only teach and guide you. It is important that you actively participate in the program. By learning all you can about your condition and following the recommendations of your treatment plan, you can live a productive and satisfying life.

Most program participants enjoy:

- Better overall health and well-being
- More energy for enjoyable activities
- Fewer missed work/school days



What happens next?

Talk to your broker

Now it's time to talk to your insurance broker. Your broker can help you select the plan that's exactly right for you. He or she will also walk you through the application process, which can be done online or on paper. If you don't have a broker, you can call us at 800.722.7331 or visit us at SuperMedOne.com, where you can apply online and, in some cases, even be approved instantly.

Submit your application

Once you submit the application, your portion of the process is essentially complete. Now it's the insurance company's turn. Here's what happens after you apply for coverage:

- Certain individuals who apply online may be eligible for instant approval.
- If you applied online and were not instantly approved or if you applied by filling out a paper application, our insurance underwriters will review your application and medical history to determine if you are eligible for coverage, and, if so, provide an accurate price quote for the health plan you selected.
- Sometimes the underwriters need more information. If they do, they will contact you through your insurance broker.
- In total, application processing takes about five to seven days, as long as the application is complete and accurate.

Enjoy the benefits of membership

- Coverage begins on the date you selected
- Charges to your credit card or deduction from your bank account will begin approximately 10 days after our Membership department processes the application, or the effective date, whichever is later
- Your health plan identification card will be mailed within seven to 10 days of the approval
- If you have any questions, just give your broker a call

Contact Information

Once you are enrolled as a Medical Mutual member, you may find the following list of contact information helpful.

Customer Service

For questions about coverage or claims information for your SuperMed One health plan call 800.242.1936.

SuperMed One Membership

Handles all maintenance of issued cases, invoicing/billing, changes in billing method, cancellation of policies.

Medical Mutual of Ohio

SuperMed One
MZ: 01-6B-6200
2060 East Ninth Street
Cleveland, Ohio 44115-1355
Fax: 216.687.6352

Payment of Premiums

Pay your monthly premium by:

Mail

Medical Mutual of Ohio
P.O. Box 94782
Cleveland, OH 44101-4782

Phone

Call 800.384.0991 (24 hours a day, seven days a week).

Online

Log in to *MyHealthPlan* on MedMutual.com.

Basic Healthcare Terms

The following terms are often used by health insurers to describe various aspects of insurance. Knowing what each of these terms means and how they affect your coverage will help you get the most out of your benefit plan.

Coinsurance

The portion of the doctor bill that you share with the insurer after you've satisfied your deductible. Unless you have a policy with 100-percent coverage for everything, you have a coinsurance. For example, if your plan is an "80/20" plan, your insurer pays for 80 percent of the benefits and you pay for 20 percent. Coinsurance is separate from any copayment.

Copayment (or Copay)

The flat fee you pay every time you go to the doctor. For example, if you have a \$20 copayment, you have to pay the doctor \$20 each time you go. Copayments do not count towards your deductible.

Deductible

The dollar amount you have to pay in a given year toward your doctor bills before the insurer starts paying. For example, if you have a \$1,000 deductible, you will have to pay your own doctor bills until they reach \$1,000; then your insurance coverage kicks in (which is what your premium helps to cover).

Health Savings Account (HSA)

An account that can be used to set money aside tax-free to pay for certain healthcare expenses. To use an HSA, the government requires you to be enrolled in a health plan that meets various requirements, including having a high deductible.

Out-of-Pocket Maximum

The yearly out-of-pocket maximum is the highest amount your health plan requires you to pay towards the cost of your healthcare. Out-of-pocket expenses are what you pay for health-related services above and beyond your monthly premium. Depending on your benefit plan, these expenses may include an annual deductible, coinsurance and copayments.

Pre-existing condition

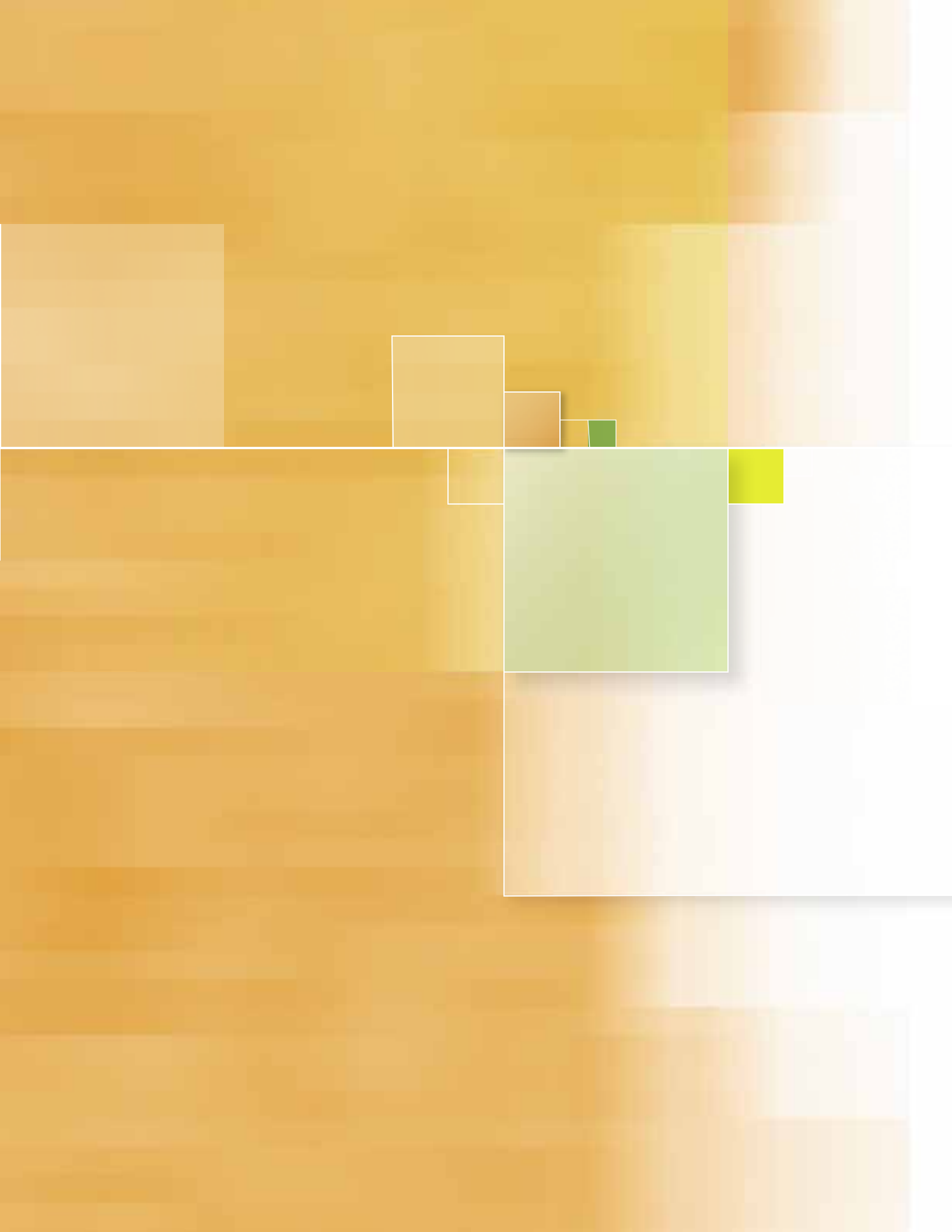
A condition for which an ordinarily responsible person would seek medical advice, diagnosis of care, or for which you incurred expenses or took prescription drugs prior to your health plan's effective date. For example, sinus colds are not pre-existing conditions, but asthma might be. Some plans have waiting periods before pre-existing conditions can be covered.

Premium

The health plan's "price tag." It's the amount you pay monthly to the insurer in exchange for the coverage—sort of like a monthly maintenance fee.

PPO (Preferred Provider Organization)

A PPO is a network of doctors and hospitals that provides care at a lower cost than traditional insurance. You get the most out of your coverage if you use doctors and hospitals within the network and pay more when you go outside of it.



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