



LIST BILL GUIDELINES

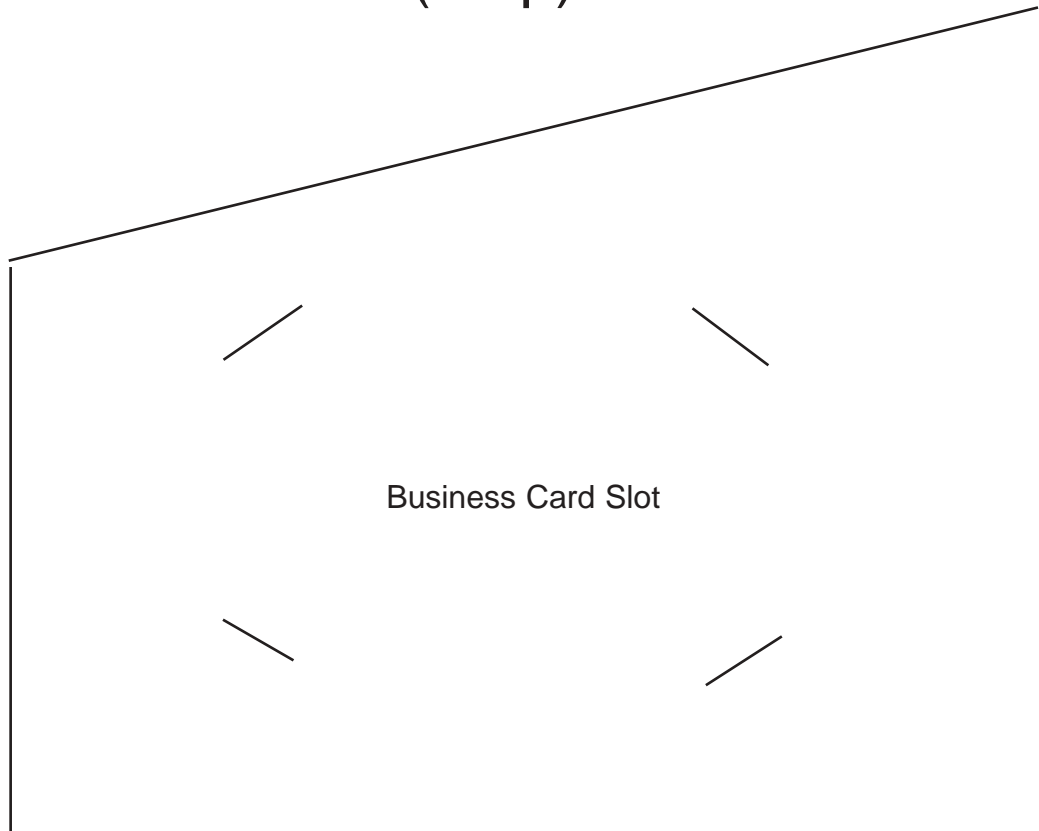


LIST BILL GUIDELINES



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IMPORTANT INFORMATION ABOUT LIST BILL

- Individual subscribers/policyholders enrolling at the same time a List Bill is established can have different effective dates, as requested on the SuperMed One application, and different premium amounts based on the factors entered into the SuperMed One rating program for that effective date.
- Renewal dates will be on the anniversary of each subscriber's/policyholder's effective date, rather than the anniversary date of the establishment of the List Bill.
- Each SuperMed One contract written is an agreement between Medical Mutual and the individual subscriber/policyholder. Employers who have established a SuperMed One List Bill account cannot enroll or cancel a policy on behalf of an employee.
- It is the responsibility of individual subscribers/policyholders to ensure that their premiums are paid. If the employer does not pay a premium on behalf of one or more employees, or there is a pattern of delinquent and inaccurate premium payments by the employer, Medical Mutual will offer the members the option of paying Medical Mutual directly through one of three other methods of payment (invoice, financial institution or credit card).
- If a SuperMed One subscriber/policyholder either leaves the employer, and/or desires to pay the premium directly (by invoice, checking account or credit card), it is the subscriber's/policyholder's obligation to contact Medical Mutual in writing to request this change. This request should be handled through the subscriber's/policyholder's broker/agent. The subscriber/policyholder should also notify his employer to cease payroll deductions. If a refund is due, it will be made as a credit on the subsequent List Bill invoice.
- Eligibility for SuperMed One is limited to residents of Ohio (who must be in residence at least six months in a calendar year).



PERSONAL HEALTH INSURANCE

THANK YOU FOR YOUR CONTINUED INTEREST IN AND SUPPORT OF SUPERMED ONE®. MEDICAL MUTUAL™ DESIGNED SUPERMED ONE TO BE A CONVENIENT AND AFFORDABLE PERSONAL HEALTH INSURANCE PRODUCT. WITH THAT IN MIND, MEDICAL MUTUAL IS HAPPY TO PROVIDE MEMBERS WITH THE OPTION OF SUBMITTING THEIR MONTHLY SUPERMED ONE PREMIUM PAYMENTS THROUGH ONE OF THE FOLLOWING FOUR METHODS:

- Monthly invoicing
- Direct pay through a financial institution
- Credit card
- List Bill

LIST BILL

List bill is a type of payment method that allows subscribers/policyholders to submit their monthly premium through an after-tax, payroll deduction through their employers.

This packet contains information specific to the List Bill payment method, including:

- Guidelines for establishing List Bill accounts
- An employer signature sheet
- A subscriber/policyholder signature sheet
- Q & A section

This packet is designed as an all-inclusive resource that details the procedures for establishing List Bill accounts and to explain the features and benefits to prospective enrollees.



WHAT IS A LIST BILL?

Through a List Bill, a subscriber/policyholder pays the SuperMed One monthly premium through an after-tax payroll deduction that is forwarded to Medical Mutual by the employer, along with premiums of other employees enrolled in the List Bill program.

WHY CHOOSE LIST BILL?

Certain employers may not provide a medical insurance benefit or may only extend medical coverage without dental and vision. With a SuperMed One List Bill, employers may coordinate access to quality health insurance from Medical Mutual through an after-tax payroll deduction for full- or part-time employees. Medical Mutual offers the List Bill payment option to employers for SuperMed One medical policies, and vision and/or dental policies. Employers should not confuse this administrative procedure with group health insurance; rather, it is a convenient payment method that they may offer to their employees.*

** SuperMed One applicants are subject to medical underwriting and therefore are not guaranteed acceptance to this health plan.*



PROCEDURES FOR ESTABLISHING A LIST BILL

Employers may establish a List Bill account with Medical Mutual when two or more employees with the same employer enroll in SuperMed One. To pay premiums through a List Bill please follow these procedures:

ESTABLISHING A LIST BILL



1. Employer completes the initial “Employer Agreement for List Bill Administration” form (required for the first submission only) AND “List Bill Applicants Worksheet” for first and subsequent applications.
2. The SuperMed One applicant (employee) selects the List Bill payment option on the completed application AND completes the “Subscriber/ Policyholder Agreement for List Bill Administration.”
3. Broker submits all SuperMed One applications and List Bill Agreements to Medical Mutual.
4. Medical Mutual reviews applications and sends a monthly List Bill invoice for all approved applicants to the employer.

LIST BILL INVOICE

The monthly List Bill invoice lists the premium due for each individual contract. Invoices are typically generated during the second week of the month prior to the due date. The employer collects the full monthly premium from each employee through payroll deduction and remits the full amount to Medical Mutual.

Note: Although the employer agrees to submit premium payment on behalf of his employees, it is the responsibility of the subscriber/policyholder (contract holder) to assure that premium payments are kept current. If for any reason the employer fails to pay the premium for a contract holder, that contract holder’s account will be delinquent and can be terminated for non-payment or incomplete payment.