



MEDICAL
MUTUAL
OF OHIO

Medical Mutual of Ohio
2060 East 9th Street
Cleveland, OH 44115-2263
Visit MedMutual.com

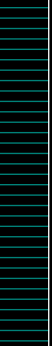


PRODUCTS AND SERVICES



Small-Group Health Insurance





Welcome to Medical Mutual®

Medical Mutual of Ohio® has been a trusted healthcare partner in Ohio since 1934, when we pioneered the concept of prepaid health insurance. The Medical Mutual® family of products offers flexible deductible and coinsurance options to meet a variety of needs. Our medical and prescription drug plans may be complemented with dental and vision products as well.

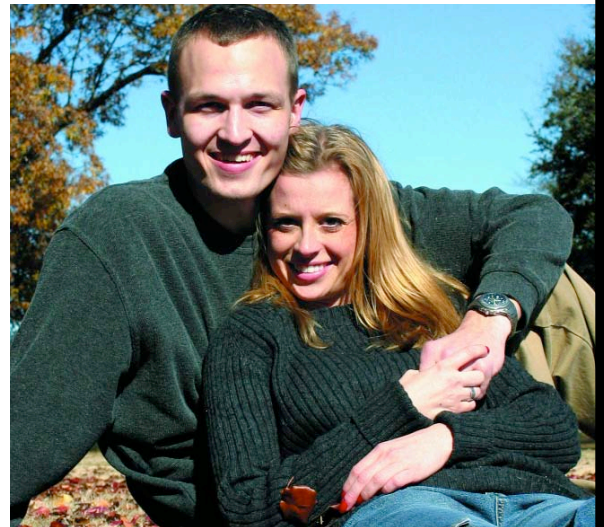
As a mutual company, Medical Mutual is owned by its policyholders and acts in their best interest, not according to the demands of stockholders and Wall Street analysts.

Each of our 2,500 employees who has direct contact with our customers receives prompt, comprehensive support from the entire organization to provide outstanding customer service, evident through a service record of processing nearly 100,000 claims per day with astounding 99-percent accuracy.

Medical Mutual is a financially strong, multi-faceted company with health insurance at its core. As a \$2 billion company with surplus that tops \$880 million (as of March 31, 2008), we are a proven leader in the small-group and individual markets. We partner with insurance brokers who play a key role in many of our customer relationships and who understand the business issues facing our 3.9 million customers and more than 30,000 small-business groups.

The Numbers Speak for Themselves

- 99-percent claims processing accuracy
- 98 percent of claims paid within 20 days of receipt



Health Plans for Every Need

Medical and Prescription Drug Plans

SuperMed® plans offer benefit structures with a variety of deductible and coinsurance options to meet any need. Our plans include coverage for prescription drugs and COBRA administration, and offer access to some of the largest and most comprehensive networks of doctors and hospitals.

SuperMed Plus®

SuperMed Plus is the Preferred Provider Organization (PPO) plan that offers the cost savings of managed care while allowing employees the choice of doctors and hospitals. SuperMed Plus offers a wide range of choices and flexibility to meet a variety of different healthcare and financial needs. No referrals are required.

SuperMed Classic®

SuperMed Classic offers access to any licensed physician and features a network of hospitals with which we have negotiated multi-year contracts. These facilities became part of our managed care network after an extensive quality review. No referrals are required.

*Offered in select areas. Contact your Medical Mutual representative for more information.

The SuperMed Network

The SuperMed network of doctors, hospitals and other healthcare professionals provides access to more than 75 percent of the active practitioners throughout Ohio and 95 percent of general acute care hospitals. Through our national network of healthcare providers, members access top-quality care no matter where they live or travel in the country. We also provide emergency coverage when members travel outside the United States. Members can choose from a list of in-network doctors and hospitals on MedMutual.com. Our in-network doctors and hospitals accept Medical Mutual reimbursement as payment in full for covered services so members do not get billed for any charges above our negotiated rates, after coinsurances are paid. Services received from non-network doctors and hospitals are subject to a lower level of benefits, and the member may be responsible for filing a claim form.





Accreditation

NCQA

Medical Mutual is accredited at the highest level for our commercial managed care products by the National Committee for Quality Assurance (NCQA). NCQA, whose mission is to help consumers make informed choices, is an independent, not-for-profit organization and the leading evaluator of America's health plans.



Medical Mutual has earned Excellent Accreditation Status—the highest level achievable—for our Preferred Provider Organization (SuperMed Plus and OhioMed), Health Maintenance Organization (HMO Health Ohio and SuperMed HMO) and Point-of-Service (SuperMed Select and SuperMed Preferred) commercial products.

Through accreditation NCQA recognizes Medical Mutual's commitment to provide quality healthcare to its members and that the Company has incorporated quality improvements into its business structure.

URAC

In addition to NCQA, Medical Mutual is accredited by the Utilization Review Accreditation Commission (URAC) for the Company's Utilization Management and Case Management Programs.



URAC promotes continuous improvement in the quality and efficiency of health care management through the processes of accreditation, education and measurement. Health care organizations that wish to demonstrate their commitment to consumer protection and empowerment, quality operations, and regulatory compliance have the opportunity to be reviewed under a wide variety of quality standards.



Take a Step Toward Good Health



To assist those who have chronic diseases or who are pregnant, Medical Mutual offers the *SuperWell® Disease and Maternity Management Program*. The program helps members with chronic diseases and expectant mothers better manage their care by providing specially trained health coaches who offer structured education and support to help members better understand their condition.

In addition, health coaches work with members to teach them how to avoid potential complications and the importance of complying with their prescribed treatment plan. Members benefit from routine monitoring of their condition by their health coach with program emphasis on improving overall well-being.

The *SuperWell Disease and Maternity Management Program* is offered to eligible members who are pregnant or diagnosed with one or more of the following conditions:

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

Members enrolled in the *SuperWell Disease and Maternity Management Program* receive:

- Periodic telephone assessment education
- Printed educational materials
- 24-hour telephone support
- A health coach to develop and coordinate an individualized self-management plan

For more information on Medical Mutual's *SuperWell Disease and Maternity Management Program*, talk to your Medical Mutual representative.



Extra Features to Help You Stay Well

Members enrolled in a Medical Mutual plan have access to health and wellness programs as part of their healthcare coverage, including:

Weight Watchers®. To help our members reach their personal health and weight management goals, Medical Mutual members can receive cash reimbursement for joining Weight Watchers. By joining meetings at work or enrolling in participating community meetings, members can receive up to \$150 back from their registration fees per calendar year. For more information, call 866/204-2878.

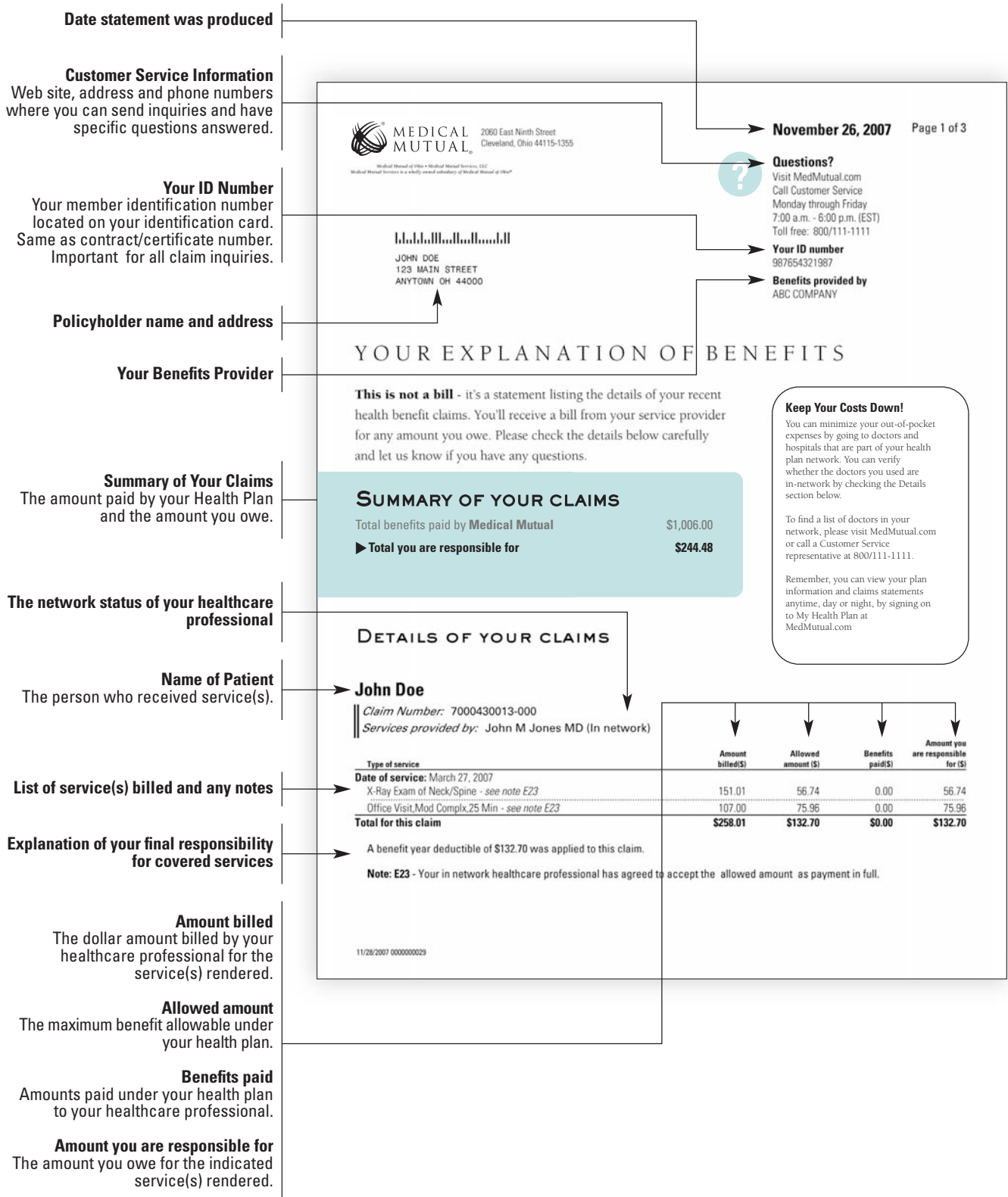
SuperWell Fitness Discount Program. Medical Mutual encourages an active, healthy lifestyle. To help our members save money while staying fit, our SuperWell Fitness Discount Program provides access to the GlobalFit network. GlobalFit offers access to more than 10,000 fitness clubs nationwide – including Bally's, Curves, World Gym and Ladies Workout Express – low rates and flexible membership discounts, membership transfers to participating fitness clubs and much more. For more information, call 800/294-1500.

SuperWell QuitLine. Medical Mutual wants to help its members kick the tobacco habit. Whether they are ready to quit, or need resources to help stay tobacco-free, Medical Mutual is here to help. The SuperWell QuitLine is a free telephone service designed to help our members quit tobacco use. SuperWell QuitLine coaches help members determine a plan of action and set a meaningful quit date, provide guidance and support throughout the program, provide a QuitKit that includes educational brochures about tobacco use and successful quitting, and help members learn how to deal with cravings so they can remain tobacco-free. For more information, call the SuperWell QuitLine at 800/QUIT-NOW (members residing outside Ohio call 866/845-7702).



The Explanation of Benefits

To help our members get the most from their benefits, it is important that they understand their coverage and use their benefits according to their benefit plan or certificate of coverage. Reviewing the Explanation of Benefits (EOB) will help members better understand how their benefits are applied. The EOB details recent health claims and provides all the information necessary to understand how healthcare claims were paid or clarifications as to why claims were denied. *Please note that an EOB is not a bill.*





YOUR EXPLANATION OF BENEFITS

November 26, 2007 ID number 987654321987 John Doe

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Claim Number: 7000607636-000

Services provided by: Community Hospital (In network)

| Type of service | Covered charges(\$) | Allowed amount (\$) | Benefits paid (\$) | Amount you are responsible for (\$) |
|------------------------------------|---------------------|---------------------|--------------------|-------------------------------------|
| Date of service: March 29, 2007 | | | | |
| Outpatient services - see note E69 | 2,452.50 | 1,117.78 | 1,006.00 | 111.78 |
| Total for this claim | \$2,452.50 | \$1,117.78 | \$1,006.00 | \$111.78 |

Details of amounts billed for hospital outpatient services:

| | |
|----------------------------|-------------------|
| Magnetic Resonance Imaging | 2,452.50 |
| Total amount billed | \$2,452.50 |

An in-network coinsurance of \$111.78 was applied to this claim.

Check number 6999997 dated November 21, 2007 was sent to Community Hospital.

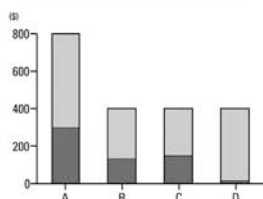
Note: E69 - For covered charges, your healthcare professional has agreed to accept the allowed amount as payment in full.

| | Covered charges(\$) | Allowed amount (\$) | Benefits paid (\$) | Amount you are responsible for (\$) |
|---------------------------|--------------------------------------|---------------------|--------------------|-------------------------------------|
| Total for John Doe | \$2,710.51 (Amount billed) | \$1,250.48 | \$1,006.00 | \$244.48 |

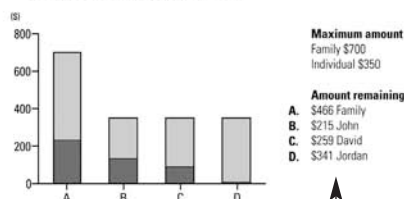
UPDATE ON YOUR DEDUCTIBLE AND COINSURANCE BALANCES

Your plan benefit year: January 1, 2007 - December 31, 2007

Deductible for services provided



Coinsurance for services provided



In the chart(s) above:

- The top of each bar shows your maximum contribution for the plan year.
- The dark shaded areas show how much you've contributed to November 26, 2007.
- The light shaded areas show the amounts remaining to be met. The letters below the bars refer to the family and individuals. See the tables to the right of the charts.

Covered charges

Based on the *Total amount billed* (by the hospital), this section shows the service(s) and amount(s) that are covered under your health plan.

Total amount billed

This section itemizes the service(s) billed by the hospital and provides the dollar amount billed by the hospital for the service(s).

Check Number

This line verifies payment was made under your benefits for this service.

Note

Additional information about the benefit administration.

Total for all EOB Claims

If there are multiple patients on an EOB, individual patient totals will be included in the statement.

Amount remaining

The deductible and coinsurance amounts left before you meet your family and/or individual annual maximum.

Information on how to read your graphs.

Additional Services and Product Offerings

SuperMed Vision

Vision care is an essential part of a health plan. Regular eye exams can diagnose serious health problems such as high blood pressure, diabetes, glaucoma and arteriosclerosis. Early detection can ultimately result in lower medical costs. Medical Mutual is pleased to offer you SuperMed Vision, a PPO vision program, administered by EyeMed Vision Care. The network is composed of independent doctors of ophthalmology and optometry as well as EyeMed Vision Care-operated retail locations, including Pearle Vision Centers, LensCrafters®, Target Optical, Sears Optical and JCPenney Vision Centers, creating an extensive network that allows members to enjoy a routine vision care program offering real choice and accessibility.

Dental Care

Medical Mutual offers a variety of PPO and traditional dental plans, from basic benefits to more comprehensive coverage. Medical Mutual offers access to the DenteMax network, a national PPO network of dental providers including general dentists, periodontists, orthodontists and other dental specialists. Using a DenteMax dentist allows members to enjoy the highest level of benefits, reduce out-of-pocket expenses and avoid balance billing (when a doctor bills the patient for excess charges not covered by insurance). Members can locate a network dentist through the SuperDental provider directory by accessing MedMutual.com, or by contacting DenteMax at 800/752-1547.

Life Insurance

Medical Mutual offers life, disability and other ancillary insurance products through its subsidiary, Consumers Life Insurance Company®. For more information, ask your Medical Mutual representative.

RationalMed®

Medical Mutual works with pharmacy benefit manager *Medco*® to implement RationalMed®, a unique system designed to prevent unnecessary hospitalizations and drug-induced illnesses by alerting doctors of potentially dangerous drug interactions. Members are automatically enrolled in RationalMed, which uses Medical Mutual claims and prescription drug data to create a comprehensive view of a patient's healthcare. This state-of-the-art technology can detect potentially harmful consequences from prescription drugs.

EmployerLink

Medical Mutual's Web-based application *EmployerLink* allows employers to easily maintain membership information, request ID cards and make other administrative changes easily online. You can also request to receive invoices and authorize payments electronically, without the hassle of paperwork.

Medical Mutual Online

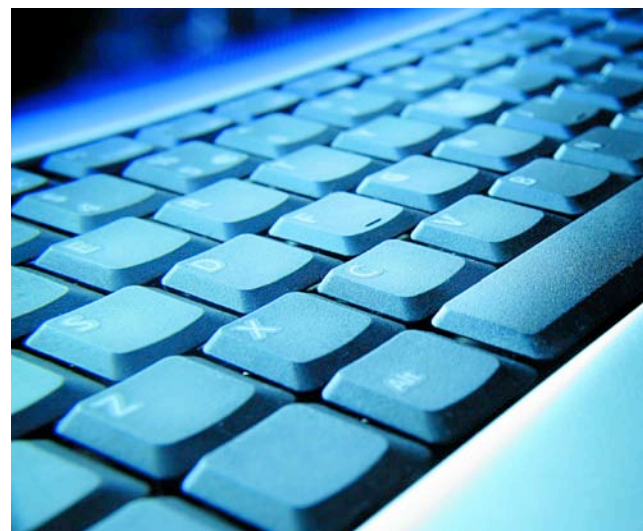
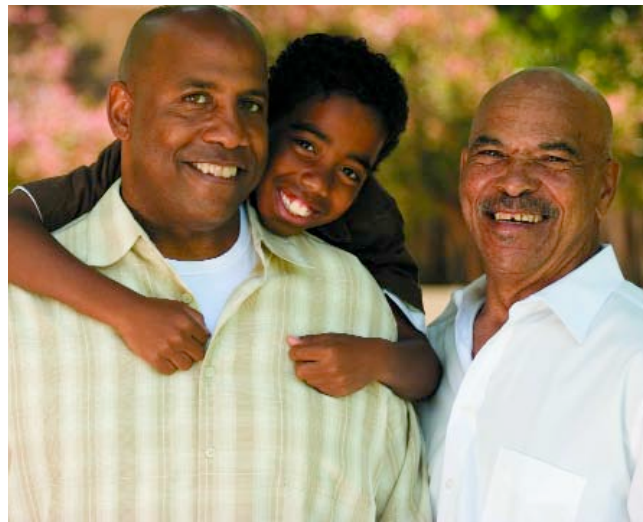
MedMutual.com helps bring our customers the information they need when they need it. Our goal is to provide as many features as possible to our members online.

From MedMutual.com members can link to *My Health Plan*, Medical Mutual's member information site, where they can:

- Review benefits and claims information, including explanations of benefits (EOBs)
- Update personal address and phone information
- Request a new ID card or download a Certificate Booklet
- Appeal a claim
- E-mail a Medical Mutual Customer Service representative
- Locate a SuperMed network doctor or hospital
- Access personal prescription drug information from *Medco*, Medical Mutual's pharmaceutical benefits manager

Additional features of MedMutual.com include access to:

- *WebMD*®, the premier consumer health information resource and Medical Mutual partner, providing a broad spectrum of medical information, advice and interactive Web-based tools
- Medical Mutual's *SuperWell*® *Disease and Maternity Management Program*
- SuperWell health and fitness discounts
- A variety of member publications and special health information to help Medical Mutual members become more informed healthcare consumers



Take *My Health Plan* for a test drive!

Visit the "Jane Doe" demo account on *My Health Plan* to preview the wealth of tools and health information available exclusively to our members online.



BACK POCKET w/ BUSINESS CARD SLITS