









THE MEDICAL MUTUAL OF OHIO FAMILY OF COMPANIES

COMPANY	BUSINESS PROFILE	PRODUCTS AND SERVICES	COMPETITIVE STRENGTHS	WEB SITE
 <p>MEDICAL MUTUAL OF OHIO</p>	<p>Medical Mutual of Ohio is the oldest and largest health insurance company in Ohio. Today, Medical Mutual prides itself on serving more than 3 million members. The Company has sales, service, and information technology offices in 12 locations across Ohio, and more than 2,500 employees who offer award-winning customer service.</p>	<ul style="list-style-type: none"> ● Group and individual health insurance products ● Ancillary products (e.g., dental, vision and prescription drug benefits) ● SuperWell® health management programs (e.g BabyLink®, Diabetes Advantage®, Breathe Easy®) ● Customized sales and award-winning service 	<ul style="list-style-type: none"> ● Oldest and largest Ohio-based health insurer ● Customized sales and service based on market segments ● Mutual company owned by policyholders, not stock holders ● Offers the largest network of doctors and hospitals in Ohio ● All employees are based in Ohio 	<p>MedMutual.com</p>
 <p>MEDICAL MUTUAL SERVICES</p>	<p>Medical Mutual Services, LLC (MMS), a wholly-owned subsidiary of Medical Mutual, is the parent company for Antares, GeniSys and 1st Medical Network, and provides third-party administration (TPA) services for employers who self-insure for health coverage. MMS also offers provider network access and medical management services to self-insured companies.</p>	<ul style="list-style-type: none"> ● Claims administrative and customer service ● Care management ● Network access ● SuperWell health management programs 	<ul style="list-style-type: none"> ● Sophisticated systems/administrative infrastructure ● Most extensive provider network in Ohio ● Ability to administer services for multi-state employers 	<p>n/a</p>
 <p>CONSUMERS LIFE INSURANCE COMPANY A MEDICAL MUTUAL OF OHIO® Company</p>	<p>Consumers Life Insurance Company was acquired by Medical Mutual in 2003 to market insurance outside Ohio. Consumers Life currently offers group and individual products in seven states: Georgia, Illinois, Indiana, Michigan, Pennsylvania, West Virginia and Wisconsin, and is licensed to sell health insurance in 29 additional states and the District of Columbia.</p>	<ul style="list-style-type: none"> ● Group and individual health insurance products ● Ancillary products (e.g., dental, vision and prescription drug benefits) ● SuperWell® health management programs administered by Medical Mutual ● Customized sales and award-winning customer service provided by Medical Mutual 	<ul style="list-style-type: none"> ● Offers a viable alternative to national insurers in states other than Ohio where it is licensed. 	<p>ConsumersLife.com</p>
 <p>Carolina Care Plan A MEDICAL MUTUAL OF OHIO® Company</p>	<p>Carolina Care Plan, one of the largest health maintenance organizations (HMOs) in South Carolina, was acquired by Medical Mutual in May 2007. Founded in 1984 as Physicians Health PlanSM Inc., Carolina Care Plan offers a wide range of group and individual health insurance products as well as innovative wellness programs to its members.</p>	<ul style="list-style-type: none"> ● Group and individual health insurance products ● Ancillary products (e.g., dental, prescription drug) ● Health management programs 	<ul style="list-style-type: none"> ● A member of the South Carolina community since 1984 ● Delivers quality healthcare at the local level in virtually every community throughout South Carolina ● Health plans promote open access to all network physicians ● Group sales/service staff based in Columbia, SC 	<p>CarolinaCarePlan.com</p>

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	<p>Business Distribution Solutions (BDS) serves as Medical Mutual's general agency and distributor of Consumers Life's individual and group health insurance products. BDS currently has agreements with nearly 2,000 writing agents.</p>	<ul style="list-style-type: none"> ● Administrative brokerage services ● Broker/agent training ● Marketing and sales support ● Life insurance ● Fixed and indexed annuities ● Long-term care and disability insurance 	<ul style="list-style-type: none"> ● One-stop shop for group, individual, ancillary and financial services needs of brokers and agents ● Multiple, convenient quoting options ● Simplified application process ● Dedicated individual sales teams 	<p>BDSagency.com</p>
	<p>Antares Management Solutions is a business division of Medical Mutual Services, specializing in business process outsourcing (BPO) and information technology solutions. Antares offers information management, claims processing, customer service, financial administration and banking services, underwriting, membership, eligibility and policy administration solutions to small and medium-sized health and life insurance companies in the United States and Canada.</p>	<ul style="list-style-type: none"> ● Information technology outsourcing (ITO) solutions to a wide variety of small- and mid-sized companies in diverse industries ● IT services including data center hosting, help desk, disaster recovery, capacity planning, network management and others ● BPO and third-party administrator (TPA) services for the health and life insurance industries 	<ul style="list-style-type: none"> ● State-of-the-art technology ● Highly effective IT and BPO services offered through a quality technology infrastructure and maintained by a highly trained and experienced staff 	<p>AntaresSolutions.com</p>
	<p>1st Medical NetworkSM was acquired by Medical Mutual in 2006 and is the statewide provider network for Consumers Life business in Georgia. The acquisition of the network, in partnership with some of Georgia's most prestigious hospital systems, allows for expanded statewide network coverage that provides members with access to more than 14,000 physicians and 140 hospitals in Georgia.</p>	<ul style="list-style-type: none"> ● Extensive provider network contracted with more than 14,000 physicians and 140 hospitals in Georgia 	<ul style="list-style-type: none"> ● Largest provider-owned PPO network in Georgia ● Delivers quality healthcare at the local level in virtually every community throughout Georgia ● Fully accredited by URAC ● Extensive credentialing services 	<p>1stmn.com</p>
	<p>GeniSys[®] Management Solutions is a Toronto-based Canadian information technology outsourcing company acquired by Medical Mutual Services in 2005. GeniSys offers BPO solutions for the life insurance industry, as well as comprehensive, modular, end-to-end services for both new business processing and managing in-force business.</p>	<ul style="list-style-type: none"> ● Enrollment, billing and claims processing for the life insurance industry ● Information technology outsourcing capabilities ● Technology support 	<ul style="list-style-type: none"> ● In partnership with Antares, provides a strong BPO portfolio ● Experienced in the life insurance industry since 2000 	<p>GeniSysOutsourcing.com</p>