

The Reporter

Akron, Ohio

May 17, 2003

Grads risk losing health insurance; personal plans provide protection

With graduation day quickly approaching, graduating seniors may find themselves no longer eligible for health insurance coverage under their parents' plan, joining the growing number of Americans without health insurance.

The increasingly popular personalized health plan, like Medical Mutual's SuperMed One, is one way graduates can safeguard themselves from the possibility of unforeseen health and financial risk until they land a full-time job with health benefits. Personal plans are the fastest growing segment in the health insurance market, offering affordable and dependable quality health coverage.

As an example, a healthy 22-year-old non-smoking male would pay less than \$100 a month for coverage with a \$500 deductible using SuperMed One.

"Going without health insurance is a mistake young people often make," says Kevin Lauterjung of Medical Mutual, Ohio's oldest and largest health insurer. "They don't think they'll get sick or become injured and what they don't realize is they're putting their health and finances at great

"I'm on my parents insurance right now and I'm not sure what I'm going to do when I graduate if I can't find a job right away," said Melissa Seckler, a graduating college senior. "I haven't really thought about it very much but I know I don't want to go without health insurance. You never know what's going to happen."

Personal health plans are particularly affordable because the individual controls the policy design and is rated on his or her individual make up, unlike group plans where the rating is based on the health of all members of the group. With a personal plan individuals can also customize the benefits to meet their needs.

SuperMed One offers five comprehensive managed care plans for routine and preventive health needs as well as unexpected accidents or illnesses. Each plan allows direct access to the SuperMed Plus network, one of the most extensive preferred provider organization networks of doctors and hospitals in the state.

The plan also includes benefits for emergency care and prescription medications. Individuals can select dental and vision care, short-term medical coverage for six months, and life insurance and critical illness coverage in order to design a plan to fit their needs.

"It's very important young people realize the time to act is now while they're healthy. Before you need health insurance is the time to start thinking about it," said Lauterjung.

Medical Mutual's Web site, www.SuperMedOne.com, features an online premium estimator to give the user an idea of how much a SuperMed One plan would cost them. Individuals can then submit an application and coverage may begin within one week. Customers may also purchase SuperMed One by contacting an independent insurance broker or by calling 1-800-722-7331.

Founded in 1934, Medical Mutual is the oldest and largest health insurance company based in Ohio. The company serves its customers through high-quality, affordable group and individual health insurance plans, and third-party administrative services to self-insured group customers. Medical Mutual's annual premium and service-generated revenue is \$1.6 billion. Based in Cleveland, Medical Mutual also has offices in Columbus, Cincinnati, Toledo, Akron, Dayton and Youngstown.