

Plans

Benefit

Ohio HealthPool Small Group Benefit Plans



Deductible (Single/Family)	Coinsurance Out-of-Pocket Max	Copays		
		ER	PCP	SPE
\$250/\$750	\$2,500/\$5,000	\$200	\$25	\$50
\$500/\$1,500	\$3,000/\$6,000	\$200	\$25	\$50
\$1,000/\$3,000	\$3,000/\$6,000	\$200	\$25	\$50
\$2,000/\$6,000	\$3,000/\$6,000	\$200	\$25	\$50
\$3,000/\$9,000	\$3,000/\$6,000	\$200	\$25	\$50



MEDICAL MUTUAL OF OHIO®
YOUR HEALTHCARE PARTNER SINCE 1934



We are a
mutual
company.

You share
the mutual benefits.

Service and value set Medical Mutual of Ohio® apart. A trusted insurer for more than 75 years, our mission remains unchanged: to finance and manage benefits that improve the health and well-being of our members. As a mutual health insurance company, Medical Mutual is owned and operated for the benefit of our 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, we do not answer to stockholders and Wall Street analysts.

Today, Medical Mutual serves more than 1.6 million members. 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. Every year, our employees contribute thousands of hours as community volunteers supporting more than 200 charities.



Medical Mutual leads the industry in putting customers first.

One of the oldest and most respected health insurance companies in the nation, Medical Mutual of Ohio® has been a leader and innovator that others have followed for decades.

- 1934—First health insurance company established in Ohio. Seventh established in the nation.
- 1934—First health insurance plan to offer access to multiple hospitals.
- 1952—First health plan to offer membership to non-members who were already admitted to the hospital.
- 2001—First Preferred Provider Organization (PPO), SuperMed Plus®, to be accredited by the National Committee for Quality Assurance (NCQA).



Customer Support

Superior plan flexibility, excellent coverage and affordable rates are three good reasons to select health coverage with Medical Mutual. Life and disability coverage is also available through Medical Mutual's subsidiary, Consumers Life Insurance Company®.

Best of all, our employees work and 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.

Accredited product quality, added customer confidence.

NCQA

Medical Mutual of Ohio 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 Ohio Med®), Health Maintenance Organization (HMO Health Ohio® and SuperMed HMO®) and Point-of-Service (SuperMed Select® and SuperMed Preferred®) products.

In addition, Medical Mutual has earned the NCQA Wellness & Health Promotion Accreditation, which evaluates how well an organization manages all parts of its wellness and health promotion program for continuous improvement of the quality of services, materials and activities provided to eligible individuals.

Through accreditation, the NCQA recognizes Medical Mutual's commitment to providing quality healthcare to our members and our incorporation of quality improvements into our 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.

Additional Company Recognition

2005—*Call Center Excellence Awards* honored Medical Mutual's Call Center with first place in the "Best Use of Technology" category.

2006—*The National Business Group on Health*, a non-profit organization, honored Medical Mutual of Ohio with a *Platinum Award* as one of 33 companies to be recognized nationwide for our commitment and dedication to combating obesity and promoting a healthy lifestyle for our employees.

2007—*eHealthcare Leadership Awards* granted Medical Mutual's Web site, *MedMutual.com*, a *Silver Medal* for health insurer "Overall Internet Site."

2008—*Medical Mutual's EmployerLink* site wins "Outstanding Web Site" in the *Insurance Category* by the *Web Marketing Association*.

2008—*The Customer Respect Group* recognized Medical Mutual as one of America's largest companies whose Web site is user-friendly for people with disabilities.

2009—*Medical Mutual* is selected for the sixth time as one of *Northcoast 99's* best places to work in Northeast Ohio.

2009—*First health plan in Ohio* to receive *NCQA Wellness & Health Promotion Accreditation*.

SuperMed Plus is an extensive network of doctors and hospitals that provides the foundation for the popular health plans we offer with networks covering all 50 states. Members who are traveling receive the same reliable care and customer service we are recognized for in Ohio.

medical plans

SuperMed Plus Double Deductible Suite Plans (with Rx)

Plan Name	Deductible (Single/Family)	Coinsurance Out-of-Pocket Max ²	Coinsurance	Copays			
				ER ¹	PCP	SPE	UC
15100-100	\$100/\$200	0/0	100%	\$200	\$15	\$30	\$50
1590-0	0/0	\$1,500/\$3,000	90%	\$200	\$15	\$30	\$50
1580-250	\$250/\$500	\$1,500/\$3,000	80%	\$200	\$15	\$30	\$50
1580-500	\$500/\$1,000	\$1,500/\$3,000	80%	\$200	\$15	\$30	\$50
2080-250	\$250/\$500	\$2,000/\$4,000	80%	\$200	\$20	\$40	\$50
2080-500	\$500/\$1,000	\$2,500/\$5,000	80%	\$200	\$20	\$40	\$50
2080-750	\$750/\$1,500	\$3,000/\$6,000	80%	\$200	\$20	\$40	\$50
2080-1000	\$1,000/\$2,000	\$3,000/\$6,000	80%	\$200	\$20	\$40	\$50

SuperMed Plus Triple Deductible Suite Plans (with Rx)

Plan Name	Deductible (Single/Family)	Coinsurance Out-of-Pocket Max ²	Coinsurance	Copays			
				ER ¹	PCP	SPE	UC
2580-250	\$250/\$750	\$2,500/\$5,000	80%	\$200	\$25	\$50	\$50
2580-500	\$500/\$1,500	\$3,000/\$6,000	80%	\$200	\$25	\$50	\$50
25100-1000	\$1,000/\$3,000	0/0	100%	\$200	\$25	\$50	\$50
2590-1000	\$1,000/\$3,000	\$2,000/\$4,000	90%	\$200	\$25	\$50	\$50
2580-1000	\$1,000/\$3,000	\$3,000/\$6,000	80%	\$200	\$25	\$50	\$50
25100-2000	\$2,000/\$6,000	0/0	100%	\$200	\$25	\$50	\$50
2590-2000	\$2,000/\$6,000	\$2,000/\$4,000	90%	\$200	\$25	\$50	\$50
2580-2000	\$2,000/\$6,000	\$3,000/\$6,000	80%	\$200	\$25	\$50	\$50
25100-3000	\$3,000/\$9,000	0/0	100%	\$200	\$25	\$50	\$50
2590-3000	\$3,000/\$9,000	\$2,000/\$4,000	90%	\$200	\$25	\$50	\$50
2580-3000	\$3,000/\$9,000	\$3,000/\$6,000	80%	\$200	\$25	\$50	\$50

PCP = Primary Care Physician **UC** = Urgent Care **ER** = Emergency Room **SPE** = Specialist

To locate a SuperMed network provider visit MedMutual.com. The benefits displayed on this page are based on in-network usage.

1. Subject to Coinsurance 2. Excluding Deductible

The SuperMed Consumer Suite Plans include a variety of Health Savings Account (HSA) and Health Reimbursement Account (HRA) plans, which combine tax advantages with quality health insurance.

medical plans

SuperMed Consumer Suite Plans (HSA)

Plan Name	Deductible (Single/Family)	Coinsurance Out-of-Pocket Max ²	Coinsurance	Copays			
				ER	PCP	SPE	UC
HSA 1500/3000 ¹	\$1,500/\$3,000	0/0	100%	Subject to Deductible			
HSA 2500/5000	\$2,500/\$5,000	0/0	100%	Subject to Deductible			
HSA 3000/6000	\$3,000/\$6,000	0/0	100%	Subject to Deductible			
HSA 4000/8000	\$4,000/\$8,000	0/0	100%	Subject to Deductible			
HSA 5000/10000	\$5,000/\$10,000	0/0	100%	Subject to Deductible			

Qualified High-Deductible Plans (QHDPs) allow employees to open a tax-favored Health Savings Account from which money can be drawn to offset eligible healthcare expenses.

HSA plans include:

- Preventive care benefits—Provided at 100 percent with no deductible for network providers and 60 percent after deductible for non-network providers.
- Embedded deductibles—Once a member satisfies the single deductible, insurance starts to pay for that member in the family.
- Aggregate deductibles and coinsurance—The family deductible must be met before benefits are provided on a family contract. The single deductible applies to single contracts. Family coinsurance and out-of-pocket amounts must be met before all benefits are paid at 100 percent on a family contract. The single coinsurance and out-of-pocket applies to single contracts.



PCP = Primary Care Physician **UC** = Urgent Care **ER** = Emergency Room **SPE** = Specialist

To locate a SuperMed network provider visit MedMutual.com. The benefits displayed on this page are based on in-network usage.

1. Aggregate Deductible 2. Excluding Deductible

medical plans

SuperMed Consumer Suite Plans (HRA)

Plan Name	Deductible (Single/Family)	Coinsurance Out-of-Pocket Max ²	Coinsurance	Copays			
				ER ¹	PCP	SPE	UC
HRA 25100-1000	\$1,000/\$3,000	0/0	100%	\$200	\$25	\$50	\$50
HRA 25100-2000	\$2,000/\$6,000	0/0	100%	\$200	\$25	\$50	\$50
HRA 2500-5000	\$2,500/\$5,000	0/0	100%	Subject to Deductible			
HRA 25100-3000	\$3,000/\$9,000	0/0	100%	\$200	\$25	\$50	\$50



Health Reimbursement Accounts are employer-funded accounts that provide reimbursement for certain medical expenses incurred by employees, their spouses and dependents. Each plan year, employers make a contribution to each employee's HRA to help fund the health plan deductible. The HRA can only be used to fund a portion of the deductible and cannot be used for other out-of-pocket expenses such as copayments, coinsurance and non-covered services.

Medical Mutual offers simplified administration for HRAs and pays providers directly for eligible claims without involving a third party:

Simple for Employees

- Claims still come to Medical Mutual via normal processes
- HRA activity is noted on the Explanation of Benefits (EOB) and available online through *My Health Plan*
- The doctor, hospital or healthcare professional is paid from the HRA

Simple for Employers

- Entire claim is processed by Medical Mutual
- Employer has the choice of weekly or monthly billing and reporting for HRA activity
- Low administrative rates of \$2 per employee per month—much less than typical third party administrator (TPA) fees.
- A variety of funding options are available.
- Most health insurers and TPAs send members two separate EOBs for each service: one explaining the benefits of their health plan and one explaining the benefits of the HRA. Medical Mutual includes all information on one easy-to-read EOB.



PCP = Primary Care Physician **UC** = Urgent Care **ER** = Emergency Room **SPE** = Specialist

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1. Subject to Coinsurance 2. Excluding Deductible

medical plans

SuperMed Classic Suite Plans

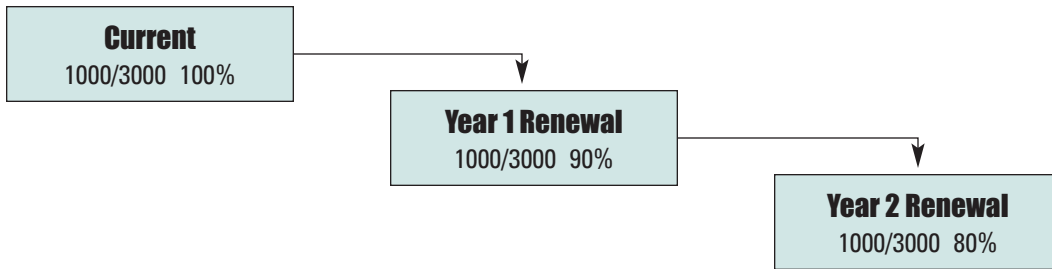
Plan Name	Deductible (Single/Family)	Coinsurance Out-of-Pocket Max ²	Coinsurance	Copays			
				ER ¹	PCP	SPE	UC
2080-250 SMC	\$250/\$500	\$500/\$1,000	80%	\$150	\$20	\$20	\$40
2080-500 SMC	\$500/\$1,000	\$750/\$1,500	80%	\$150	\$20	\$20	\$40
2080-750 SMC	\$750/\$1,500	\$1,000/\$2,000	80%	\$150	\$20	\$20	\$40
2080-1000 SMC	\$1,000/\$2,000	\$1,500/\$3,000	80%	\$150	\$20	\$20	\$40

affordable options

Affordable Healthcare Options

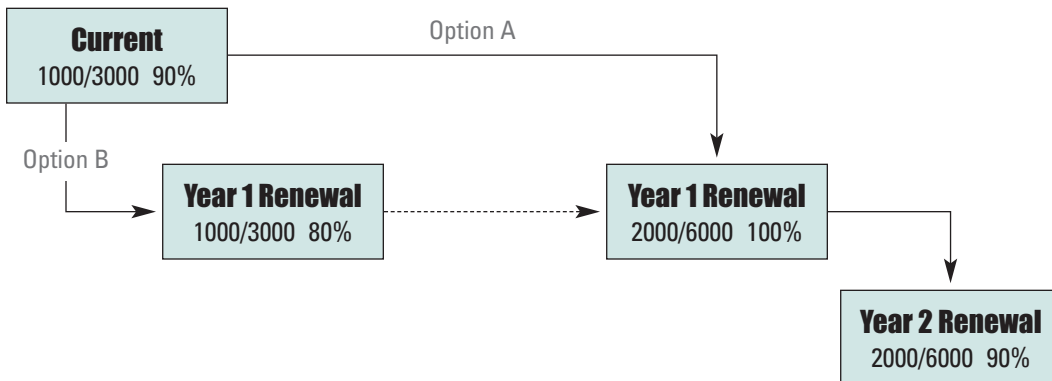
Scenario 1 — Maintain Deductible, Add Coinsurance

Move to adding one of the new coinsurance offerings at the same deductible so the employer doesn't have to change the deductible to realize a savings.



Scenario 2 — Multiple Paths to Savings

The group can stay with the current deductible plan but select another option with coinsurance (Scenario 1) or move to a higher deductible plan.



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To locate a SuperMed network provider visit MedMutual.com. The benefits displayed on this page are based on in-network usage.

1. Subject to Coinsurance 2. Excluding Deductible

Rx drug plans

Rx Option A SuperMed Script Prescription Drug Program

Base Plan Benefits	Copay	Day Supply
Benefit Period	January 1 st through December 31 st	
Dependent Age Limit	Same as Medical	
SuperMed Script Retail Program w/ Oral Contraceptive Coverage (for initial filling and up to two refills of a prescription drug)		
Generic Copayment	\$10	30
Formulary Copayment	\$20	30
Non-Formulary Copayment	\$40	30
SuperMed Script Retail Program w/ Oral Contraceptive Coverage — after the third retail fill of a prescription drug		
Generic Copayment	\$20	30
Formulary Copayment	\$40	30
Non-Formulary Copayment	\$80	30
SuperMed Script Home Delivery Program w/ Oral Contraceptive Coverage		
Generic Copayment	\$30	90
Formulary Copayment	\$60	90
Non-Formulary Copayment	\$120	90

These benefits are not all-inclusive. For a detailed benefit summary, please refer to the benefit highlight sheets available from your broker.

Rx Option B SuperMed Script Prescription Drug Program

Base Plan Benefits	Copay	Day Supply
Benefit Period	January 1 st through December 31 st	
Dependent Age Limit	Same as Medical	
SuperMed Script Retail Program w/ Oral Contraceptive Coverage (for initial filling and up to two refills of a prescription drug)		
Generic Copayment	\$10	30
Formulary Copayment	\$30	30
Non-Formulary Copayment	\$60	30
SuperMed Script Retail Program w/ Oral Contraceptive Coverage — after the third retail fill of a prescription drug		
Generic Copayment	\$20	30
Formulary Copayment	\$60	30
Non-Formulary Copayment	\$120	30
SuperMed Script Home Delivery Program w/ Oral Contraceptive Coverage		
Generic Copayment	\$30	90
Formulary Copayment	\$90	90
Non-Formulary Copayment	\$180	90

These benefits are not all-inclusive. For a detailed benefit summary, please refer to the benefit highlight sheets available from your broker.

Rx drug plans

Rx Option C SuperMed Script Prescription Drug Program

Base Plan Benefits	Copay	Day Supply
Benefit Period	January 1 st through December 31 st	
Dependent Age Limit	Same as Medical	
Calendar Year Deductible ¹	\$200 per member	
SuperMed Script Retail Program w/ Oral Contraceptive Coverage (for initial filling and up to two refills of a prescription drug)		
Generic Copayment	\$10	30
Formulary Copayment	\$30	30
Non-Formulary Copayment	\$60	30
SuperMed Script Retail Program w/ Oral Contraceptive Coverage — after the third retail fill of a prescription drug		
Generic Copayment	\$20	30
Formulary Copayment	\$60	30
Non-Formulary Copayment	\$120	30
SuperMed Script Home Delivery Program w/ Oral Contraceptive Coverage		
Generic Copayment	\$30	90
Formulary Copayment	\$90	90
Non-Formulary Copayment	\$180	90

These benefits are not all-inclusive. For a detailed benefit summary, please refer to the benefit highlight sheets available from your broker.

Medical Mutual's pharmacy benefit manager, Medco Health Solutions, Inc., is a leading healthcare company, serving the needs of more than 60 million people. Medco provides clinically driven pharmacy services designed to improve the quality of care and lower total healthcare costs for companies of all sizes and for individuals served by Medicare Part D prescription drug plans. Medco currently ranks 45th on the Fortune 500 list and is named among the world's most innovative, admired and trustworthy companies. For more information about Medco, visit MedcoHealth.com.



SuperMed Script contains the following:

- Rx Selections® Drug List: A list of drugs on the Rx Selections formulary will be used.
- Generic Incentive: If the member or physician requests a brand-name drug and a generic equivalent exists, the member pays the generic copayment plus the difference between the cost of the generic drug and the brand-name drug.
- Home Delivery Incentive: When a member chooses to fill a prescription a fourth time at a retail pharmacy within 180 days, the member will pay twice the normal retail copayment.

¹ Formulary and Non-Formulary drugs are subject to the deductible. Generic drugs are not subject to the deductible.

dental plans

SuperDental 180

Base Plan Benefits (1 + enrolled)	Network	Non-Network
Benefit Period	January 1 st through December 31 st	
Dependent Age Limit	Same as Medical	
Benefit Period Maximum (per member)	\$1,000	
Benefit Period Deductible (single/family)	\$50/\$150	\$100/\$300
Preventive Services		
Oral Exams— two per benefit period	100%	80%
Bite Wing X-rays— two sets per benefit period	100%	80%
Prophylaxis (cleaning)— two per benefit period	100%	80%
Fluoride Treatment— one treatment per benefit period, limited to dependents up to age 19	100%	80%
Space Maintainers— limited to eligible dependents up to age 19	100%	80%
Emergency Palliative Treatment— includes emergency oral exams	100%	80%
Essential Services		
Consultations and Other Exams by Specialist	80% after deductible	60% after deductible
Diagnostic X-rays	80% after deductible	60% after deductible
Minor Restorative Services	80% after deductible	60% after deductible
Endodontics/Pulp Services	80% after deductible	60% after deductible
Periodontal Services	80% after deductible	60% after deductible
Repairs, Relines and Adjustments of Prosthetics	80% after deductible	60% after deductible
Simple Extractions	80% after deductible	60% after deductible
Impactions	80% after deductible	60% after deductible
Minor Oral Surgery Services	80% after deductible	60% after deductible
General Anesthesia	80% after deductible	60% after deductible
Complex Services		
Gold Foil Restoration	Not Covered	Not Covered
Inlays, Onlays	Not Covered	Not Covered
Crowns	Not Covered	Not Covered
Bridgework (Pontics and Abutments)	Not Covered	Not Covered
Partial and Complete Dentures	Not Covered	Not Covered
Orthodontics Option		
Orthodontic Lifetime Maximum (per member)	N/A	N/A
Orthodontic Diagnostic Services	Not Covered	Not Covered
Minor Treatment for Tooth Guidance	Not Covered	Not Covered
Minor Treatment for Harmful Habits	Not Covered	Not Covered
Interceptive Orthodontic Treatment	Not Covered	Not Covered
Comprehensive Orthodontic Treatment	Not Covered	Not Covered

These benefits are not all-inclusive. For a detailed benefit summary, please refer to the benefit highlight sheets available from your broker.

dental plans

SuperDental 186

Base Plan Benefits (1 + enrolled)	Network	Non-Network
Benefit Period	January 1 st through December 31 st	
Dependent Age Limit	Same as Medical	
Benefit Period Maximum (per member)	\$1,000	
Benefit Period Deductible (single/family)	\$50/\$150	\$100/\$300
Preventive Services		
Oral Exams—two per benefit period	100%	80%
Bite Wing X-rays—two sets per benefit period	100%	80%
Prophylaxis (cleaning)—two per benefit period	100%	80%
Fluoride Treatment—one treatment per benefit period, limited to dependents up to age 19	100%	80%
Space Maintainers—limited to eligible dependents up to age 19	100%	80%
Emergency Palliative Treatment—includes emergency oral exams	100%	80%
Essential Services		
Consultations and Other Exams by Specialist	80% after deductible	60% after deductible
Diagnostic X-rays	80% after deductible	60% after deductible
Amalgam Fillings	80% after deductible	60% after deductible
Endodontics/Pulp Services	80% after deductible	60% after deductible
Periodontal Services	80% after deductible	60% after deductible
Repairs, Relines and Adjustments of Prosthetics	80% after deductible	60% after deductible
Extractions	80% after deductible	60% after deductible
Impactions	80% after deductible	60% after deductible
Minor Oral Surgery Services	80% after deductible	60% after deductible
General Anesthesia	80% after deductible	60% after deductible
Complex Services		
Gold Foil Restoration	60% after deductible	50% after deductible
Inlays, Onlays—one every five years	60% after deductible	50% after deductible
Crowns—one every five years	60% after deductible	50% after deductible
Bridgework (Pontics and Abutments)—one every five years	60% after deductible	50% after deductible
Partial and Complete Dentures—one every five years	60% after deductible	50% after deductible
Orthodontics Option (25 or more eligible employees required)		
Orthodontic Lifetime Maximum (per member)	\$1,000	
Orthodontic Diagnostic Services	60%	50%
Minor Treatment for Tooth Guidance	60%	50%
Minor Treatment for Harmful Habits	60%	50%
Interceptive Orthodontic Treatment	60%	50%
Comprehensive Orthodontic Treatment	60%	50%

These benefits are not all-inclusive. For a detailed benefit summary, please refer to the benefit highlight sheets available from your broker.

DenteMax has an extensive network of quality providers throughout the United States and includes general practitioners, periodontists, orthodontists and oral surgeons. SuperDental members that use a DenteMax provider will receive the highest level of benefits. For more information, visit DenteMax.com.

dental plans

Traditional Dental

Base Plan Benefits (10+ enrolled)	
Benefit Period	January 1 st through December 31 st
Dependent Age Limit	Same as Medical
Benefit Period Maximum (per member)	\$1,000
Benefit Period Deductible (per member)	\$50
Preventive Services	
Oral Exams— two per benefit period	100%
Bite Wing X-rays— two sets per benefit period	100%
Prophylaxis (cleaning)— two per benefit period	100%
Fluoride Treatment— one treatment per benefit period, limited to dependents up to age 19	100%
Space Maintainers— limited to eligible dependents up to age 19	100%
Emergency Palliative Treatment— includes emergency oral exams	100%
Essential Services	
Consultations and Other Exams by Specialist	80% after deductible
Diagnostic X-rays	80% after deductible
Minor Restorative Services	80% after deductible
Endodontics/Pulp Services	80% after deductible
Periodontal Services	80% after deductible
Repairs, Relines and Adjustments of Prosthetics	80% after deductible
Simple Extractions	80% after deductible
Impactions	80% after deductible
Minor Oral Surgery Services	80% after deductible
General Anesthesia	80% after deductible
Complex Services	
Gold Foil Restoration	60% after deductible
Inlays, Onlays— one every five years	60% after deductible
Crowns— one every five years	60% after deductible
Bridgework (Pontics and Abutments)— one every five years	60% after deductible
Partial and Complete Dentures— one every five years	60% after deductible
Orthodontics Option (25 or more eligible employees required)	
Orthodontic Lifetime Maximum (per member)	\$1,000
Orthodontic Diagnostic Services	60%
Minor Treatment for Tooth Guidance	60%
Minor Treatment for Harmful Habits	60%
Interceptive Orthodontic Treatment	60%
Comprehensive Orthodontic Treatment	60%

These benefits are not all-inclusive. For a detailed benefit summary, please refer to the benefit highlight sheets available from your broker.

vision plans

SuperMed Vision® Plan E EyeMed Access Network

Services	Network	Non-Network ¹
Dependent Age Limit	Same as Medical	
Professional Services (one every 12 months) Spectacle exam Contact lens exam	\$15 copay \$15 copay + any amount over spectacle exam	\$15 maximum \$15 maximum
Frame (one every 12 months)	\$0 copay (Up to \$100. 20% off anything more than \$100)	\$30 maximum
Lenses (Uncoated plastic. One pair every 12 months) Single Vision Bifocal Trifocal Lenticular	\$15 copay \$15 copay \$15 copay \$15 copay	\$10 maximum \$20 maximum \$30 maximum \$40 maximum
Contact Lenses (In lieu of lenses and frames. One pair every 12 months) Cosmetic Medically necessary Disposable	\$15 copay (up to \$100) \$15 copay (up to \$200) \$15 copay (up to \$100)	\$40 maximum \$75 maximum \$40 maximum

Lens Options

If an EyeMed Vision Care provider is used, members are entitled to a discount in addition to the lens copayments listed above. The discount applies to items whether or not they are covered as part of a vision plan. The available discounted lens options are listed below.

Lens Options	Discounted Price (In addition to the \$15 copay above)
Progressive (no-line bifocal)	\$65
Polycarbonate	\$40
Scratch-resistant coating	\$15
Ultraviolet coating	\$15
Anti-reflective coating	\$45
Solid tint or Gradient tint	\$15
Photochromic	20% off retail price
Glass	20% off retail price

These benefits are not all-inclusive. For a detailed benefit summary, please refer to the benefit highlight sheets available from your broker. Discounts available through EyeMed Access providers only.

Contact Lens Options

- Visit a participating EyeMed Vision Care location and save 15 percent on non-disposable or medically necessary contact lenses
- Use the mail-order Vision One Contact Lens Replacement Program and apply discounts when ordering contacts by mail.

If you wear glasses or contact lenses, you know just how expensive vision care can be. That's why Medical Mutual offers vision plans designed to provide you and your employees with quality vision care services at a price you can afford. For more information, visit EyeMed.com.

focus on health

Focus on Health



Medical Mutual is dedicated to the good health of our customers and their employees. To encourage your employees to get well and stay well, Medical Mutual offers the SuperWell® Program, a comprehensive suite of initiatives designed to promote healthy lifestyle behaviors.

The SuperWell Program helps your employees understand their health, identify risk factors for disease and make positive changes to improve their well-being.

The SuperWell program is designed to achieve the following objectives:

- Control healthcare costs
- Keep employees healthy
- Reduce absenteeism
- Improve productivity

SuperWell Essential

SuperWell Essential provides you with core initiatives to help your employees learn more about their overall health, determine their risks for developing chronic conditions and participate in programs to improve unhealthy behaviors by making healthy choices.

By electing Medical Mutual health coverage, your covered employees have access to the following SuperWell Essential initiatives at no additional cost:

Health Assessment*

The cornerstone of the SuperWell Program, the Health Assessment, develops a composite of the health status of your employees. This questionnaire collects in-depth data about each employee's past health history, current medical information and daily health habits, and upon completion, creates a personalized set of recommended behavior changes to improve the employee's overall health. Once employees have completed the Health Assessment, aggregate reporting is available to assist you in selecting the appropriate wellness programs to address your employee population's risks. (Please Note: A 30-participant minimum is required for aggregate reporting.)

*Programs are available to non-insured employees as well as Medical Mutual-insured employees. All other programs mentioned are only available to insured members.

Healthy Outlooks Newsletter

This publication offers in-depth articles on a wide 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 employees' records of healthcare activity (e.g., claims, prescriptions, Health Assessment results), they will receive educational materials regarding specific medical conditions and lifestyle issues, missed services and recommended preventive screenings.

Personal Health History

Your employees are able to review and search their 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 and educational materials. In addition, a four- to eight-week supply of nicotine replacement therapy is available to maximize their chances of quitting.

SuperWell Web-Based Interactive Tools

SuperWell Web-Based Interactive Tools are online, interactive modules to help employees make lifestyle changes and achieve health objectives such as losing weight or quitting smoking. Ongoing, individualized communications and to-do tasks keep participants engaged in the program. Employees also have access to interactive activities such as quizzes, calculators, illustrated guides and slide shows on a wide range of health matters.

Walking for Wellness Program (Basic)

For the basic walking program, Medical Mutual provides an overview and helpful materials, such as personal walking logs and pedometers to get your employees moving.

Weight Watchers® Reimbursement

To help employees reach their health and weight management goals, Medical Mutual offers a special reimbursement for completing a Weight Watchers meeting series. Employees ages 18 and older can participate in an At Work or Local (community) Meetings series and are reimbursed up to \$150 of their registration fees per calendar year.



add-on programs

SuperWell Add-Ons



A critical part of improving your employees' health is increasing their knowledge about risk factors, chronic disease and methods to improve their well-being. The SuperWell Add-on Programs include multiple options to help educate your employees and empower them with the knowledge to improve their health status. (Please Note: Each add-on program has an additional cost that must be paid by the employer.)

Lunch and Learn Seminars*

SuperWell brings health education to the workplace with SuperWell Lunch and Learn Seminars. Medical Mutual has partnered with a health education vendor to deliver workplace seminars on relevant health topics. A variety of topics are available to address those risks and health issues relevant to your employees.



On-Site Health Screenings/On-Site Flu Immunization Clinics*

Medical Mutual partners with a national, credentialed vendor to perform workplace health screenings and seasonal flu immunizations for immediate screening results. Upon completion, health coaches are available to discuss individual results and discuss helpful lifestyle changes. Medical Mutual will coordinate the health screenings, which also include on-site computer kiosks for Health Assessment completion.

SuperWell Lifestyle Coaching

A six-month, one-on-one supportive connection for employees who want to make a change in areas such as achieving and maintaining a healthy weight, smoking cessation, physical activity, healthy eating and managing stress. A certified lifestyle coach works with employees to create personal health goals and focus on opportunities that enhance their health.

Walking for Wellness Program (Deluxe)

Medical Mutual provides a walking program overview, personal walking logs and a pedometer for our basic walking program. For the deluxe program, you can purchase pedometers that allow employees to download their walking results. You will also receive customized program materials.

* Programs are available to non-insured employees as well as Medical Mutual-insured employees. All other programs mentioned are only available to insured members.

extra programs

SuperWell Extras

Medical Mutual members 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.

By logging on to *My Health Plan* on MedMutual.com, members can search for discounts on health and wellness products and find unique items that fit their lifestyle.

SuperWell Extra vendors include:

Beltone

Get up to a 20-percent discount on all hearing aid models. To receive the discount, show your Medical Mutual identification card at participating Beltone locations. Call 800/Beltone (800/235-8663) for locations.

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. Plus, you get a 5-percent credit in Drugstore.com dollars.

Gaiam

See the savings on eco-friendly health and wellness products and exercise equipment. As a member, you 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 purchased on SpaFinder.com. You can also call 888/255-7727 (888/ALL-SPAS) and indicate the promotional code of MMOH.

Safe Beginnings

Save 15 percent (some exclusions may apply) on a large selection of baby-proofing products and specialty baby and toddler items. Call 800/598-8911 and mention you are a Medical Mutual member to receive the discounts.

The Chef's Garden

Bring vegetables, herbs and micro greens straight from the garden to your home. As a member, you have access to The Chef's Garden, a family-run farm that grows healthy, nutritious produce. You must access The Chef's Garden through *My Health Plan* to order.

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.



SuperWell DMMP

Disease and Maternity Management Program



Small groups also can benefit from Medical Mutual's Disease and Maternity Management program.

The SuperWell Disease and Maternity Management Program helps employees successfully manage an existing condition, reduce emergency room visits and hospital admissions, and improve their health status. The program provides printed educational materials, 24/7 phone support and access to specially trained health coaches. The program also provides diabetes testing supplies to members participating in the diabetes program at no out-of-pocket cost.

The mission of SuperWell's Disease and Maternity Management Program is to provide:

- Support of the physician-prescribed treatment plan
- Proactive member education to improve a member's understanding of their condition
- Self-management interventions to help members make behavioral changes
- Prevention of chronic condition complications
- Outcome measurement with the goal of improving the member's overall health status and well-being

Medical Mutual offers the Disease and Maternity Management Program at no out-of-pocket cost to members who are pregnant or diagnosed with one or more of the following conditions:

- Asthma
- Chronic Obstructive Pulmonary Disease
- Chronic or Musculoskeletal Pain
- Congestive Heart Failure
- Coronary Artery Disease
- Depression
- Diabetes

additional offerings

Additional Offerings from Medical Mutual

Quicken Health Expense Tracker™

Medical Mutual is committed to providing members and their families with the best benefits, tools and information available to help them manage their healthcare and stay healthy. That's why Medical Mutual offers Quicken HealthSM Expense Tracker free to your employees as part of their benefits. Quicken Health Expense Tracker can be accessed through *My Health Plan* on MedMutual.com.

With Quicken Health Expense Tracker your employees are:

- Able to track all of their healthcare expenses in one place
- Guided through their expenses step-by-step so they understand exactly how much they owe and why so they never pay more than they should
- Able to pay their medical bills online and take care of their bills all in one sitting

With Quicken Health Expense Tracker, employees can truly understand and act on their medical expenses, so they can to make the best possible financial decisions for them and their family.

Quicken Health Expense Tracker protects personal health information with the same encryption and privacy safeguards that protect millions of Turbo Tax and Quicken customers. With the member's consent, Quicken Health Expense Tracker is updated with their Medical Mutual medical and pharmacy claim data. Personal additions to the tool are never shared without the member's consent.

EmployerLink

Medical Mutual offers groups access to our award-winning enrollment administration tool, *EmployerLink*. Users can take advantage of a variety of different features such as ordering ID cards, paying monthly invoices, viewing certificate books and changing personal and dependent information online. And the best part? *EmployerLink* is completely free. To register for *EmployerLink*, visit MedMutual.com and go to the *Employers* tab. For *EmployerLink* technical support, call 800/218-2205 or e-mail employerlink@medmutual.com.



additional offerings



MedMutual.com and My Health Plan

Medical Mutual's Web site, MedMutual.com, was developed to help bring members the information they need when they need it. Our goal is to provide as many features as possible to our members via the Internet.

Some of the available features include the ability to easily search for providers by location, specialty or hospital affiliation. This feature also identifies providers who are board certified and accepting new patients. Healthy living information is also available online, including Medical Mutual's wellness and disease prevention programs and links to other sites.

From MedMutual.com, members can link to *My Health Plan*, Medical Mutual's member information site where they can review their benefits and claims information, update their personal address and contact information, request a new ID or certificate booklet, e-mail Medical Mutual Customer Service representatives, change or choose a Primary Care Physician (PCP), locate a network hospital or physician's office, and much more.

All of these functions are available 24 hours a day, seven days a week. Only a Medical Mutual policyholder with an in-force policy is permitted to register. To protect the privacy of our policyholders, potential users of *My Health Plan* must register for the service and specify a password.

Medical Mutual. Well within reach.

No matter what your needs may be, Medical Mutual will work with you to find the best coverage options for you and your employees. Who wouldn't want to make their business more attractive to top talent? We understand the importance of offering the best; after all, we've been in the business for over 75 years. We'll do our best to provide you with a comprehensive approach to health and wellness that's designed to improve quality of life at every life stage. Talk to your broker today.

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Visit MedMutual.com.