

community

Profitable

pioneer

Corporate

Family of Companies Summary

Medical Mutual®

Carolina Care Plan®

Consumers Life Insurance Company®

Medical Mutual Services, LLC

Mutual Health Services



MEDICAL MUTUAL®

CAROLINA CARE PLAN | CONSUMERS LIFE

innovative

service





Health &

Health and Life Insurance

Headquarters

2060 East Ninth Street
Cleveland, Ohio 44115
216.687.7000

MedMutual.com

Associates

2,500

Customer Service

Claims Processed Annually:

- Approximately 100,000/day
(99% accuracy)

Inquiries:

- 94% resolved on initial contact

Network Hospitals

- OH: 95%
- GA, IN, SC: nearly 90% (average)

Network Professional Providers

In nearly every county in proprietary states (GA, IN, OH, SC)

Annual Revenues: \$2 billion

Group Customers: 25,000+

The Mutual Advantage

As a mutual company, Medical Mutual operates for the benefit of our members. Unlike publicly traded insurance companies, we do not have to maximize our financial returns to meet the demands of stockholders or Wall Street analysts. Medical Mutual develops and implements products, services and long-range strategies that allow us to better serve our customers and the communities around us.

Company Mission

Medical Mutual is a mutual health insurance company that meets the long-term needs of our policyholders, customers and communities.



Products and Services

Our 2,600 dedicated employees serve more than 1.6 million members through:

- A full line of health insurance products: Preferred Provider Organization (PPO), Health Maintenance Organization (HMO), Point-of-Service (POS) and Traditional
- Ancillary products (dental, vision and prescription drug coverage)
- Health and wellness programs (e.g., disease management, fitness discounts, preventive services)
- Life and disability products (basic life, accidental death and dismemberment, short- and long-term disability, participation-free voluntary products)
- Access to our proprietary SuperMed network of doctors and hospitals
- Third-party administrative services for self-funded group customers

Board of Directors

Charles A. Bryan, Rick Chiricosta, Pat Dugan, Samuel H. Miller, James V. Patton, Dennis J. Roche, Glenna Watson, David Young

Life Insurance

Company Profiles and Accreditations

The Medical Mutual Family of Companies focuses on developing products and services that provide their best possible health and improve their quality of life at every life stage. Beyond flexible health and life insurance products available through our three core businesses, we offer services such as third-party administration, provider network access and brokerage services.



MEDICAL MUTUAL®

Company Profile

Medical Mutual is the oldest and largest health insurance company based in Ohio. The company offers high-quality, affordable self-funded and fully insured group and individual health plans, and third-party administrative services to self-insured group customers in Ohio, Indiana and Michigan.

Office Locations

Ohio: Cleveland (headquarters), Akron, Beachwood, Canfield, Cincinnati, Columbus, Richfield, Strongsville and Toledo

Indiana: Carmel and Fort Wayne

Accreditation

The National Committee for Quality Assurance (NCQA) has awarded Medical Mutual Excellent Accreditation Status as a health plan, the highest level for managed-care products. In addition, Medical Mutual was the first health plan in Ohio to earn the NCQA Wellness & Health Promotion Accreditation. The company is also accredited by URAC for its Health Utilization Management and Case Management programs.

MedMutual.com



CAROLINA CARE PLAN®
A MEDICAL MUTUAL COMPANY

Company Profile

Carolina Care Plan, one of the largest HMOs in South Carolina, was acquired by Medical Mutual in 2007. Founded in 1984 as Physicians Health PlanSM Inc., Carolina Care Plan offers a wide range of group and individual health coverage products.

Office Locations

South Carolina: Columbia and Greenville

Accreditation

Carolina Care Plan is accredited by URAC for its Health Utilization Management and Case Management programs.

CarolinaCarePlan.com



Finance

...ces that help our members achieve
the basic concepts of high-quality,
, the company offers non-insurance
services through other subsidiaries.



CONSUMERS LIFE[®]
A MEDICAL MUTUAL COMPANY

Company Profile

Consumers Life Insurance Company was acquired by Medical Mutual in 2003 to market health insurance outside Ohio. The company offers group and individual health insurance products in Georgia, Pennsylvania and West Virginia. In addition, Consumers Life acts as the distributor of life and disability products for Medical Mutual and its Family of Companies in Georgia, Indiana, Michigan, Ohio, Pennsylvania, South Carolina and West Virginia.

Office Locations

Georgia: Atlanta, Gainesville, Macon and Savannah

Ohio: Strongsville

Accreditation

Consumers Life is accredited by URAC for its Health Utilization Management and Case Management programs.

ConsumersLife.com (Health)
ConsumersLifeInsurance.com (Life)



Subsidiaries



MEDICAL MUTUAL SERVICES[®]
A MEDICAL MUTUAL COMPANY

Medical Mutual Services, LLC (MMS) offers network access products through the SuperMed Network in Ohio, Georgia, Indiana, South Carolina and select areas of Kentucky. MMS also offers other network administration services to third-party administrators, insurance companies, health and welfare funds and self-administered employer groups.



**MUTUAL
HEALTH SERVICES**SM

Mutual Health Services offers third-party claims processing, managed-care administration services and COBRA/ HIPAA administration to both fully insured and self-funded group customers. Administrative services include: member services, claims processing, medical management, accounting services and provider network access.

MutualHealthServices.com



**BUSINESS
DISTRIBUTION
SOLUTIONS**

Business Distributions Solutions (BDS) is a majority-owned distribution outlet for Medical Mutual and Consumers Life health, life and disability products for groups and individuals outside of Ohio.

BDSAgency.com

Tradition

A Tradition of Service

Service and value set Medical Mutual® and its Family of Companies apart. A trusted insurer for more than 75 years, Medical Mutual is the oldest and largest health insurance company headquartered in the state of Ohio.



History

In 1934, a group of health insurance pioneers started the Cleveland Hospital Service Association (CHSA), the first health insurance company established in Ohio and the seventh in the nation, as well as the first to offer access to multiple hospitals. CHSA joined forces in 1945 with Medical Mutual of Cleveland, a new insurance program formed to provide coverage for doctors' fees. Over the years, CHSA transformed itself first into a Blue Cross and Blue Shield Plan, and later into Medical Mutual of Ohio. Today, Medical Mutual is a multi-faceted company with health insurance at its core and expanded operations in Georgia, Indiana and South Carolina.



MEDICAL MUTUAL®

2060 East Ninth Street
Cleveland, OH 44115-1355

CarolinaCarePlan.com

MedMutual.com

ConsumersLife.com