

Join more than 8,000
thriving small businesses

and save up to

25%

in health plan
rates!

COSE Benefit Plan

Health benefits designed exclusively for small businesses

Looking out for your small business

For many small businesses, the current health insurance landscape provides limited choice and flexibility when it comes to offering healthcare coverage to your employees. Medical Mutual has partnered with the Council of Smaller Enterprises (COSE) for more than 50 years through changing health insurance direction and legislation. Together, we've created the COSE Benefit Plan. The COSE Benefit Plan is a multiple employer welfare arrangement (MEWA) that offers predictable rates and a broad variety of self-funded plan options to small businesses with 1 to 50 total employee(s).

¹ Based on average group savings from moving to COSE Benefit Plan.

Qualifying is easy



Businesses with 1–50 total employee(s), including sole proprietors and self-employed individuals



Corporate headquarters located in Ohio

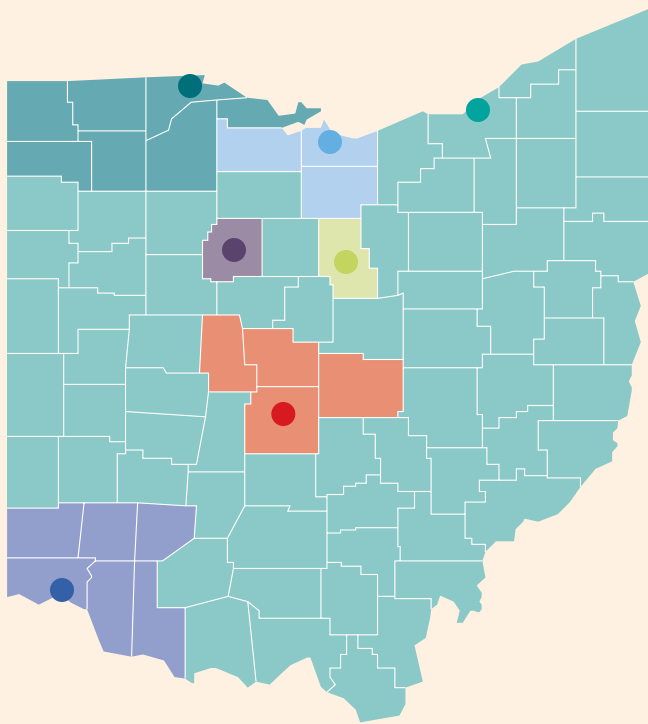


Any industry

Any small business across Ohio is welcome to join the COSE Benefit Plan

In addition to health benefits access, COSE and our affiliate chamber partners offer its members networking, educational events, advocacy on legislative and regulatory issues and other resources and solutions.

Small businesses located in an affiliate chamber region can access COSE Benefit Plan through their designated affiliate chamber.



- COSE (statewide access)
- Columbus Chamber of Commerce
- Cincinnati USA Regional Chamber
- Greater Sandusky Partnership
- Richland Area Chamber & Economic Development
- Toledo Regional Chamber of Commerce
- Wyandot Chamber of Commerce



“Enrolling in the COSE Benefit Plan has been one of the most valuable experiences. As a company with a healthy group of employees moving from an ACA plan to the COSE Benefit Plan saves each employee an average of \$1,000 per year. In addition, Medical Mutual made switching to the COSE Benefit Plan an easy and quick experience and ensured we have similar benefits that meet the needs of our employees. We would recommend the COSE Benefit Plan to any small business because of the savings and how easy it is to work with Medical Mutual.”

— Dr. Ihor Danko, Bay Oral Surgery and Implant Center
Member since 2017

All qualifying businesses must enroll and maintain good standing with one of these organizations. Membership at COSE or an affiliate chamber partner is required if the business is located in a chamber region. To see if your business is located in a chamber region, view the map at COSEBenefitPlan.com/Chambers.



Discover why the **COSE Benefit Plan** is a **top choice** for small business owners in Ohio

Diverse plans

Choose from a **wide range** of high deductible and copay options.

Cost-effective

Enjoy **lower rates than ACA plans**, customized to fit your business needs.

Comprehensive prescription drug benefits

Prescription drug benefits are included with every benefit plan. Medical Mutual partners with Express Scripts to offer your employees **access to more than 59,000 pharmacies**.

Risk protection

Benefit from stop-loss coverage for **added financial security**.

Local and national network coverage

Access healthcare anytime, anywhere through our broad network options with **more than 12,000 primary care doctors, 46,000 specialists and 19,000 locations across Ohio**, plus national network access through CignaSM PPO Network² when traveling out-of-state.

Exceptional plan administration

Experience Medical Mutual's **top-tier local customer service**, backed by a mutual business model that prioritizes customers, not investors.

2 The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Medical Mutual of Ohio. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with Medical Mutual of Ohio. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc.

Offer your employees a **total benefits package** for total coverage

In addition to the self-funded benefits of the COSE Benefit Plan, you'll also have the option of adding the following fully insured employee benefits, endorsed by COSE and administered by Medical Mutual. Additional premiums will apply.



Multi-Policy Bundling Credit

Medical Mutual offers a one-time invoice credit when small businesses bundle dental, indemnity or life plans with their Medical Mutual health plan. Save money and streamline multiple lines of insurance to simplify your experience.



Dental

Get comprehensive dental benefits for your employees from the dental experts at Superior Dental Care (SDC), a Medical Mutual company. SDC's small group dental plans are pre-designed to include the same superior coverage, national network and value-added benefits as underwritten plans, but are offered at special rates through a community rating pool. Employees save money by staying in network, a significant benefit that keeps them smiling at little or no cost to you.



Vision

With coverage from VSP®, a national leader in vision and eye care benefits, you can offer your employees comprehensive, hassle-free vision benefits. Eye exams, eyeglass lenses, frames and contact lenses—all included benefits your employees will enjoy coverage through thanks to VSP's vast network of participating provider locations.



Life & Disability

These plans provide the financial protection and security to prepare for the unexpected—at an affordable cost for you and your employees. Medical Mutual offers a selection of high-quality plans with flexible cost-sharing options through our subsidiary, MedMutual Life.

COSE Benefit Plan groups who elect life coverage have access to a telephonic employee assistance program (EAP) at no additional cost. This program provides 24/7 confidential and personal support for employees and their families for everyday challenges, including assistance with legal problems, life transitions, substance abuse and more.



Accident, Critical Illness and Hospital Indemnity

Our MedMutual Extend™ product offers affordable accident, critical illness, and hospital indemnity coverage, complementing any health insurance plan. Extend™ provides lump-sum cash benefits for inpatient and outpatient services after a covered accident or illness, alleviating costly hospital expenses that may remain after deductibles or copays.

Support your employees' health and well-being

Through Medical Mutual, the COSE Benefit Plan offers a comprehensive suite of programs and resources to improve employees' physical and mental health, while also containing healthcare costs.



MedMutual WELL™

Our all-in-one wellness program helps employees take charge of their health. It offers personalized tools and resources, a health assessment, mobile access, wearable device integration, preventive care guidance and educational resources to support healthier lifestyles.



MedMutual Total Health™

With MedMutual Total Health™, your employees gain personalized, high-quality clinical support to improve well-being and reduce costs by addressing health risks early.

Programs include digital and phone-based health coaching, remote monitoring, and virtual physical therapy—tailored to individual needs. Eligible employees diagnosed with any of the following conditions can participate at no cost:

- Asthma
- Diabetes
- Heart Failure (HF)
- Hypertension
- Pelvic health issues
- Coronary Artery Disease (CAD)
- Musculoskeletal pain
- Chronic Obstructive Pulmonary Disease (COPD)



Fitness Discounts

Your employees can save money on memberships to local and national fitness clubs through Medical Mutual's Fitness Discounts Program. To help members reach their nutrition goals, enrollment in a Weight Watchers® program is available at close to 50% off standard membership fees.



SmartShopper

SmartShopper and Medical Mutual have partnered to help your employees make informed healthcare decisions while earning rewards. It empowers members to take greater control of their out of pocket costs by presenting prices upfront and pointing them to the most affordable local treatment, testing and care options.



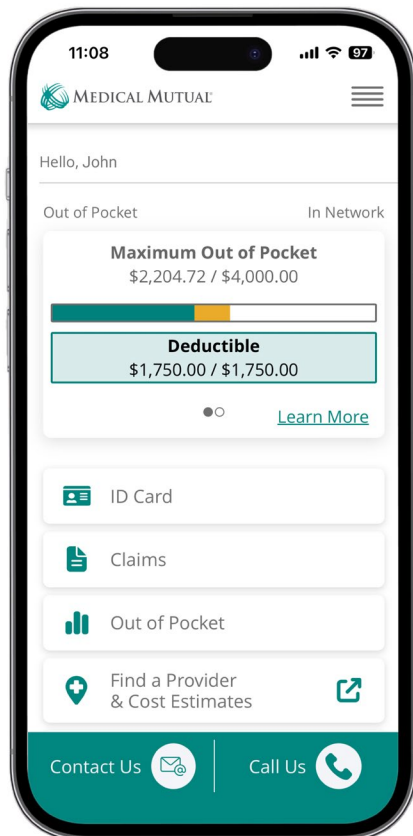
Telehealth Services with MinuteClinic® at CVS

Get care anytime, anywhere. MinuteClinic® offers virtual visits for adults and children (18 months+), 24/7—including holidays—for a wide range of health concerns, including:

- Common illnesses such as colds and flu
- Minor injuries like sprains and strains
- Women's health services, including urinary tract infections (UTIs) and birth control consultations
- Chronic disease management
- Medication refills
- Skin conditions such as eczema and rashes

Tools and resources for streamlined administration

The COSE Benefit Plan offers convenient online tools for both you and your employees to manage all aspects of your health insurance plans.



My Health Plan

All enrolled employees receive access to My Health Plan where they can access the following 24/7:

- Access your ID card any time you need it
- Find a doctor, hospital or urgent care facility near you
- View plan benefits and claims information
- Compare provider and treatment costs using the Find a Provider tool
- Opt-in for paperless communications



Backed by Medical Mutual

Ohio's Hometown Health Insurer



Born and Raised in Ohio

For over 90 years, Medical Mutual has empowered Ohioans to live healthier lives. We serve 1.2 million members across the state, supporting their well being through every stage of life.



Mutual Appreciation

At Medical Mutual, our success is deeply connected to the success of our customers. From small businesses to large corporations, we support those who support us. Since 2011, our employees have purchased more than \$300 million in goods and services from our customers.



Exceptional, Local Customer Support

Our Ohio-based customer service team delivers exceptional support members can count on. We proudly maintain a 94% customer satisfaction rate with 90% of issues resolved on the first call³.



Member Focused

As a mutual company, we focus on our policyholders. Our decision-making is driven by helping our members live healthier lives—not by investors or the demands of Wall Street.

For more information or to get a quote, please contact your broker, visit COSEBenefitPlan.com or call 1-800-676-0852. You can also email questions to COSEBenefits@MedMutual.com.

³ Ratings based on 2024-2025 internal Medical Mutual customer care metrics.



MEDICAL MUTUAL®

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