

2019 Report to the Community



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Welcome



At Medical Mutual, we recognize that the efforts of our employees and our Company can affect the growth and vitality of our communities. Whether it is a volunteer helping out for a day or our Company putting its support behind a great cause, everything we do, individually and collectively, has an impact that exceeds the effort.

In this year's Report to the Community, we're excited to share stories of the incredible people, events and initiatives that make Ohio a healthier, stronger and more welcoming place to live. The people we honor inspire and touch the lives of others every day through the extraordinary work they do. The events we sponsor raise funds to improve the communities where we live. The initiatives we take part in help set the pace for Ohio's future.

Our employees always surprise and amaze me. The passion, commitment and time they put into each opportunity to make a difference is incredible. And not just our SHARE (Serve/Help/Aid/Reach/Educate) Days and the events we sponsor as a company, but on their own time and with their own resources.

I'm proud of the work we do and the impact we're having on the people and neighborhoods across Ohio. It's this spirit of generosity that makes Medical Mutual such a remarkable company. I look forward to seeing the influence of our ongoing efforts in the years to come.

A handwritten signature in white ink on a teal background.

Rick Chiricosta
CEO, Medical Mutual

CEO Rick Chiricosta joins other Medical Mutual volunteers to distribute food at the Greater Cleveland Food Bank.

Engaging

Our employees live and work in Ohio. It is our home and we all work to make it better. Like many areas across the country, Ohio struggles with hunger, inclusion, literacy and educating the population for the 21st century.

- One in six Ohioans struggles to put food on the table — a stark number compounded by the fact that hunger can lead to additional challenges adversely impacting health.
- In many urban centers, up to two-thirds of the adult population is functionally illiterate, making everyday tasks like holding a job or paying bills challenging.

- A recent Urban Institute study showed the weaker the economic health of a community the more difficult it is to support inclusion for its residents.
- Concentrating on science, technology, engineering and math (STEM) will focus new generations on solving future challenges as STEM careers are growing twice as fast as most other occupations.

Medical Mutual engages with the community, and with partners across the state, to address these issues help make Ohio one of the best locations to live, work and play.

Nourishing Ohio

Our CEO, Rick Chiricosta, served as co-chair of the 2019 Harvest for Hunger campaign, one of the largest annual, community-wide, food and fund drives in the nation. The campaign is a joint effort of the Akron-Canton Regional Foodbank, Greater Cleveland Food Bank, Second Harvest Food Bank of the Mahoning Valley and Second Harvest Food Bank of North Central Ohio, aimed at fighting hunger in 21 Ohio counties.

With Rick at the helm, our employees were inspired to get involved in many ways. Employees doubled their donations, and the Company tripled the number of volunteer events over what we contributed last year.

The Young Professionals Group (YPG) partnered with the executive team to distribute food to more than 800 families at the Greater Cleveland Food Bank. The YPG also held a fundraiser at Platform Brewery and organized a silverware swap that sold bundled sets of silverware to employees for reuse daily, with the proceeds benefitting the campaign. Not to be outdone by their younger counterparts, the Mature Professionals Group collected items and held a silent auction. The Social Responsibility team held various activities and fundraisers, including a popular March Madness bracket pool.

Company involvement increased as well. We sponsored numerous events, including the Greater Cleveland Food Bank's popular Market at the Food Bank, which raised nearly \$350,000 in one night. This year, more than 50 local restaurants, beverage distributors, food stores and catering companies donated food and drinks, while showing off their culinary skills to more than 1,000 guests.

In total, the entire Harvest for Hunger campaign generated more than \$5.4 million—enough to provide 22,164,389 nutritious meals across 21 Ohio counties. As co-chair again in 2020, Rick and Medical Mutual will help to ensure our dedication is long standing.



Marching with Pride

On a warm and beautiful June day, Medical Mutual employees joined a sea of rainbow flags and thousands of Greater Clevelanders to celebrate the LGBTQ+ community at Pride in the CLE. An exciting and energetic parade wound through downtown Cleveland toward the colorful and crowded festival in Public Square to promote unity and acceptance, raise awareness, and create a sense of community for all attendees. Thanks to Mutual Pride, our new business resource group for LGBTQ+ employees and allies, Medical Mutual was an enthusiastic sponsor of the annual festivities. Mutual Pride's mission aligns with the Company's goal of fostering an inclusive and respectful work environment that reflects and champions the diversity of our community.

Diversity and inclusion are more than just buzzwords at Medical Mutual. We actively cultivate a diverse and inclusive environment at our workplace not only to benefit our employees, but to better serve our members and communities. Learn more about these efforts at [MedMutual.com/Diversity](https://www.medmutual.com/diversity).

A Volunteers, including Customer Care Manager Jonathan Blake (right center), celebrate pride with coworkers and festivalgoers.

B Daniel Hollowell, chair of the new Mutual Pride business resource group, marches alongside Medical Mutual volunteers and community members at the annual pride celebration.



“THIS EVENT WAS
REWARDING ON SO
MANY LEVELS.”

— GARY HUNTER, AUTOMATED MAIL EQUIPMENT OPERATOR



Celebrating Literacy

The Cleveland Public Library has been educating, serving and engaging with the community for 150 years. That calls for a celebration! In July, Medical Mutual joined forces with other Cleveland-based organizations to support CPL150, a festival celebrating the Library’s first 150 years. Thousands of guests enjoyed local food trucks, live music and countless community activities.

Medical Mutual volunteers encouraged everyone to get outside and get active by gardening. Participants were shown how to plant a wildflower at home, benefiting both their health and the environment. “With a team of volunteers that interacted with the community, this event was rewarding on so many levels,” noted volunteer Gary Hunter. “Being a part of this great celebration in downtown Cleveland could not have been more of an honor!” We’re thrilled to have participated in the festivities that brought the community together in celebration of the Cleveland Public Library and we look forward to their next 150 years.

A Marketing Specialist Caroline Bevan shares gardening tips with a festival attendee.

B The community unites for an extraordinary birthday celebration for the Cleveland Public Library.



DOUG KUCZYNSKI
REGIONAL VICE PRESIDENT
NORTH CENTRAL REGION

Doug is a stalwart member of the Akron business community, graduating from Leadership Akron and serving on area nonprofit boards.

"Corporate Derby Challenge's competitive and creative energy is contagious," said Kuczynski. "Plus, the event sets a great example for kids that problem-solving and teamwork can be fun and rewarding."

Roulo



Education Takes the Wheel

We're off to the races! Medical Mutual was one of 29 organizations that participated in the 2019 United Way Corporate Derby Challenge, hosted by the International Soap Box Derby®. Located at Akron's Derby Downs, this signature fundraiser showcased members of our Career Associates program, who teamed up with coworkers to construct a Mario Bros.-themed car to compete in the race. Derby day was filled with tailgating, competition and celebration, as well as an impressive turnout of Medical Mutual employees.

While the red and blue cruiser didn't make it to the championship race, it did win the honor of Best Cartoon Design for its sleek exhaust pipes, custom wheels and Medical Mutual logo in the Mario Kart font.

The Soap Box Derby has a special mission to combine kids' interests in technology and competition with STEM education in an entertaining and engaging way. The funds raised at the event help provide educators and students with informative and hands-on programs that start the journey for tomorrow's scientists and engineers.

A Career Associates work to build the Medical Mutual car.

B The Medical Mutual pit crew prepares for the big race.

C Career Associate Emilia DePaul races toward the finish line.

Twins Dragana (left) and Nataša Živak with fellow Medical Mutual Education for Service pharmacy scholars.

Investing

Medical Mutual invests in the people and communities where we live and work. We focus on investing in education to develop future leaders and in programs that improve our communities. This year, we partnered with innovative organizations such as Say Yes to Education, a national nonprofit working to make higher education affordable; Cuyahoga Community College, where the first three recipients of the Medical Mutual Nursing and Health Careers Endowed Scholarship graduated; and College Now, a program matching more than 900 first-year college students with individual mentors, including 29 mentors from Medical Mutual.

It's important that our investments build stronger community bonds. Whether directly investing in a venture that could lead to the next big advancement in healthcare, or sponsoring an event to bring the community together, our goal is to be a responsible corporate citizen.

Paying it Forward

Nataša and Dragana Živak dreamed of growing up to be rock stars—and in a way, their dream came true. Thanks to the Medical Mutual Education for Service Pharmacy Scholarship, these Serbian twin sisters, who fled war-torn Bosnia as children, were able to pursue their studies at the Northeast Ohio Medical University.

“We couldn’t have survived if it wasn’t for others extending a helping hand,” Nataša says. “We grew up having very little, whether it was food or clothing.” The Živak family moved to the United States with help from the United Nations High Commissioner for Refugees and St. Sava Serbian Orthodox Cathedral in Parma, a Cleveland suburb with a large Serbian community. This assistance has always been a source of inspiration for Nataša and Dragana to give back to their community.

Talking with others who worked in pharmacies motivated Nataša and Dragana to pursue futures in healthcare. They saw how difficult it was for many people to understand their doctors and adhere to their medications, particularly those who speak little English or have limited resources. The sisters wanted careers where they could make a difference by helping others and pharmacy seemed to be a perfect fit.

Nataša and Dragana received scholarships and grants to fund their education including the Medical Mutual Education for Service Pharmacy Scholarship. Students who accept the scholarship agree to start their careers in an underserved community. The twins graduated in 2019 and now work in settings where they get to know their patients and help the entire community. Nataša is a pharmacy resident at The Centers for Families and Children, which provides medical and social services to families around Greater Cleveland. Dragana rotates between locations of the Cleveland Low Cost Pharmacy, a group of pharmacies dedicated to offering cost-friendly prescriptions and healthcare supplies to patients.



BEN STOFFER
REGIONAL VICE PRESIDENT
EAST-SOUTHEAST REGION

Ben personally and professionally supports organizations that encourage economic development in the Mahoning Valley, such as the Youngstown Business Incubator.

"YBI's Shark Tank is a perfect example of community leaders coming together to expand opportunities for emerging entrepreneurs," says Stoffer. "Starting a successful business requires stars to align and the Shark Tank event puts many of those stars within reach."



“TO HEAR ‘YES’ ON STAGE IS PRETTY EXCITING.

— LINDSAY WATSON, CEO, AUGMENT THERAPY



Sharks of the Mahoning Valley

"I want to make you an offer" are the coveted words on the hit TV show "Shark Tank," where entrepreneurs pitch business ideas to investors. Youngstown Business Incubator (YBI) held its inaugural "Shark Tank" event this spring. YBI accelerates the growth and development of local businesses through collaborative partnerships, funding, advanced equipment and networking opportunities. As presenting sponsor, Medical Mutual provided the initial prize money for the event, where entrepreneurs pitched their startups to the "sharks," a panel of successful business leaders.

After taking the first-place award, Lindsay Watson, CEO of Augment Therapy, was surprised when four sharks committed an additional combined \$200,000 for a 20% investment in her company. Augment Therapy combines telehealth capabilities and augmented reality experiences to improve pediatric physical therapy. As a direct result of the event, Lindsay secured \$375,000 in total funding. "When you're an entrepreneur, you hear 'no' more than you hear 'yes,'" Watson said. "To hear 'yes' when you're on the stage is pretty exciting."

For Watson and other Youngstown entrepreneurs, the support of YBI and the regional business community set them up to achieve their next business goals. Maybe a pitch to Mark Cuban and the rest of the sharks is in their future!

A Sharks deliberate over the presentations.

B Regional Vice President Ben Stoffer presents prize money to the top three entrepreneurs.

C Barb Ewing, CEO of Youngstown Business Incubator, introduces the sharks.



Building Dreams with Our Brooklyn Neighbors

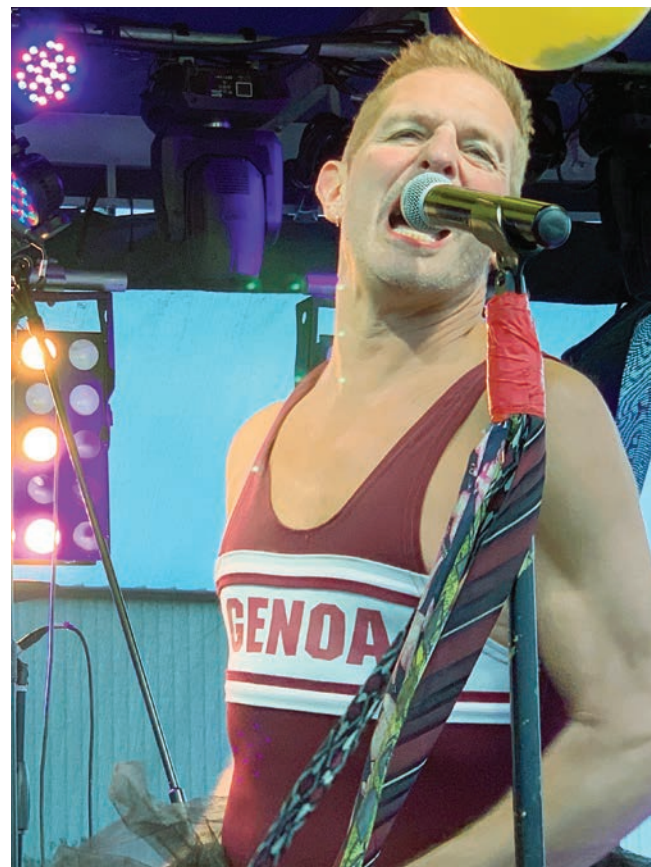
Opening our new office in Brooklyn brings excitement and a chance to create meaningful relationships with our new neighbors. It also brings the opportunity to help some of those neighbors fulfill a dream.

A Northeast Ohio family of four, including two young sons, always dreamed of owning a home. After moving to the United States, they realized a lack of established credit would block them from traditional lending, and therefore, homeownership.

Luckily, Greater Cleveland Habitat for Humanity and its sponsors provide affordable homeownership by remodeling homes and selling them at no profit. Thanks to a Medical Mutual grant, and the work of 46 volunteers from organizations across the area, the family now calls a four-bedroom home their own.

When the family first saw their new house at the dedication ceremony, they were overwhelmed with gratitude and eager to finally put down roots in the community. The kids love playing in the yard, while their parents, who are pursuing accounting and pharmacy degrees, are ready to relax in the living room after a long day's work.

Habitat for Humanity homeowners in the city of Brooklyn see their new house for the first time.



The Sky's the Limit in Rossford

What do you do when you're the new company in town? Throw a party and invite everyone to take part in the fun! That's what we did at the Medical Mutual Glass City Balloon Race at The Crossroads in Rossford, the new home of our Northwest Ohio offices. This lively event featured colorful hot air balloons, blazing fireworks, nightly concerts, food trucks, rides and inflatables for children. Over three days, 500 Medical Mutual employees and business partners joined more than 30,000 visitors to help us celebrate.

Being a good neighbor is part of our commitment to having a positive impact on the communities where we do business. We look forward to a long and successful relationship with the Rossford community.

A Local bands and food trucks entertain thousands at the Medical Mutual Glass City Balloon Race.

B Colorful balloons take center stage at the event.

Earl Mack, co-founder of the Toledo Buffalo Soldiers Motorcycle Club, accepts the Platinum Award at the 2019 Outstanding Senior Volunteer Awards.

Honoring

People do things every day that make Ohio stronger, and we are proud to honor them anytime we can. For the 30th year, we presented the Outstanding Senior Volunteer Awards, recognizing Ohio seniors for their dedication to community service. These seniors selflessly volunteer their time and talent to help others and are an example to everyone. At our annual Pillar Awards for Community Service, we recognize Ohio organizations for giving back at all levels.

Whether it is thanking those people who keep us safe or remembering those we lost who made an impact on us, we believe everyone is capable of doing incredible things that can influence generations to come.

Volunteering for Life

At the 2019 Outstanding Senior Volunteer Awards held in Toledo, we honored Earl Mack, co-founder of The Toledo Buffalo Soldiers Motorcycle Club. A lifelong Toledo resident, Earl grew up in a rough neighborhood. His home life was less than ideal, with a brother addicted to heroin and a father who was frequently hospitalized for mental health issues. These challenges cemented his determination to overcome obstacles and seek positive role models. “My village was police officers and firefighters,” he says of the support network that guided him as a youth.

Earl served as an Army combat medic in Vietnam, graduated from the University of Toledo and spent 37 years in law enforcement with the Ohio Department of Liquor Control. Earl also served as Deputy Director of Ohio Homeland Security, Deputy Director of the Ohio Department of Public Safety and as a member of the FBI’s Joint Terrorism Task Force.

After retiring, Earl committed to continuing that tradition of guardianship with the Buffalo Soldiers, whose mission is community service with an emphasis on young people. Members educate the community about the overlooked history of the all-black 9th and 10th Cavalry Regiments of the United States Army’s Buffalo Soldiers. The Buffalo Soldiers engage in service programs like anti-bullying campaigns, meal delivery to homebound military veterans and personal safety training for senior citizens. As president, Earl has overseen fundraisers that have earned tens of thousands of dollars to provide local children with school uniforms and bookbags, cancer patients with needed medical services, and homeless families with warm meals. The Buffalo Soldiers also promote safe and enjoyable motorcycling and provide motorcycle escorts for military processions.

Earl’s background is essential to the Buffalo Soldiers’ signature workshop, What to Do When Stopped by Police, that provides essential information about how to interact with police. He believes that activities such as this workshop also serve as a way to build positive relationships between young people and adults. Every day, Earl lives up to the Toledo Buffalo Soldiers oath by doing something to enhance the quality of life in his community.



AMBER HULME
REGIONAL VICE PRESIDENT
CENTRAL REGION

Amber is passionate about improving the lives of others in her community through mentoring, board participation and service activities.

"Medical Mutual's customer base is unique in its ability to unite behind shared values and purpose," noted Hulme. "The Pillar Awards are a way for us to honor the like-minded businesses and leaders who are driven not merely by profit, but their long-term responsibility to the community."

Amber



Inspiring Service

When we started the Medical Mutual Pillar Awards for Community Service more than 20 years ago, our goal was to recognize the outstanding work so many organizations around Ohio do every day to enhance our communities. Over the years, the awards have grown, becoming a platform to spark inspiration for others.

From employee volunteerism and charitable giving to outreach programs and fundraising events, all of this year's honorees embrace a culture of service. Among the winners were organizations and their leaders from the worlds of elder care, counseling and grantmaking.

With Therese Zdesar at the helm, Home Instead Senior Care provides personalized care to senior citizens around Northeast Ohio so they can age with dignity in their own homes. Zdesar and her team collect donations through the annual Be A Santa to a Senior program, which delivers gifts to more than 1,000 seniors in need each holiday season. Zdesar is committed to expanding the program, one gift at a time.

Jerry Saunders, Sr. demonstrates the type of excellence synonymous with the Africentric Personal Development Shop, Inc. (APDS) name. He has increased APDS's visibility in Central Ohio as an innovator in substance abuse treatment and domestic violence programming for men and focuses on character building and healthy activities to help prevent youth violence.

Debbie Dent's business savvy and bold executive leadership led the 2018 Cincinnati International Wine Festival to distribute a record \$453,000 in grants. Since 1991, the annual festival has raised more than \$6 million to support arts, education, and health and human services organizations across Greater Cincinnati and Northern Kentucky. Dent also manages dozens of other charity events, always thinking of ways to bring people together for a worthy cause.

A Crowds gather in the Columbus State House before the awards ceremony.

B NBC4 news anchor Darlene Hill emcees the Columbus event.

C Lisa Hinson of Hinson Ltd. Public Relations receives the Kent Clapp CEO Leadership Award in Columbus.



“WE WERE GLAD TO LEND OUR TIME TO SUPPORT SUCH A WORTHY ORGANIZATION.”

— LAURA LENNERTH, MANAGER, MEWA AND ALLIANCE SERVICES



Walking to Remember

Now in its eighth year, Hospice of the Western Reserve’s Walk to Remember is a mindful way to celebrate the memory of a loved one and to make a difference in the lives of those with serious illnesses. Attendees have a peaceful, morning stroll through the Cleveland Metroparks Zoo with hundreds of others whose lives have been touched by illness. All proceeds benefit Hospice of the Western Reserve, a community-based nonprofit that provides care wherever it is needed. For the fifth year, Medical Mutual served as a sponsor and brought a large group of employees and their families to participate. Nearly \$200,000 was raised to provide much-needed palliative and end-of-life care, caregiver support and bereavement services throughout Northern Ohio. This heartwarming event included all-day admission to the Zoo and Rainforest, live entertainment, plus crafts and face painting for kids.

Our support for Hospice of the Western Reserve didn’t end with the walk. We sent a team of 20 employees to help spruce up the Ames Family Hospice House in Westlake as part of our SHARE Days volunteer program. While helping to prep the grounds for a memorial brick Tribute Walk that was to be dedicated that same week, our volunteers cleaned windows throughout the facility, painted outdoor trim and helped work on an additional walking path for patients and their families. “We were glad to lend our time and talents to support such a worthy organization,” said volunteer Laura Lennerth

A Hospice of the Western Reserve’s Walk to Remember participants assemble as the event begins.

B Print and Administrative Services Manager Tim Lewandowski prepares soil at the Ames Family Hospice House in Westlake.

C SHARE Day volunteers dig in at the Ames Family Hospice House.



FRANK BLOOMQUIST
REGIONAL VICE PRESIDENT
NORTHWEST REGION

Frank is a respected member of the Toledo business community. He serves on boards of several organizations that drive civic and economic development in the region.

“The Toledo Zoo Day of Honor is a celebration of our community,” said Bloomquist. “We have a chance to show gratitude to those who keep us safe, while enjoying one of the best attractions our city has to offer.”

7



Saluting Ohio's Heroes

The Toledo Zoo's Day of Honor is an annual event that pays tribute to those who keep us free and safe. Medical Mutual's sponsorship helped the Zoo provide free admission for police, firefighters, EMTs and military personnel. Guests enjoyed a full day of family activities and could check out some of the vehicles used by the military and first responders, including a fire truck, police car, ambulance and a miniature version of an F-16 fighter jet. Visitors signed giant thank you cards that were later presented to our heroes during a special ceremony.

The Toledo Zoo is one of the nation's top zoological parks and attracts visitors from around the region. Medical Mutual also supports its annual Dart Frog Dash 5K run and various conservation programs.

A One of the Zoo's three red pandas enjoys the sunny day.

B Attendees sign thank you cards that were presented to the heroes.

Senior Graphic Designer Derek Dorsey helps with landscaping at Recovery Resources in Cleveland.

Appreciating

We take pride in our dedication to our communities — and to our customers. Each year, we partner with nonprofit customers on a variety of initiatives, including volunteer opportunities, special events and encouraging our employees to donate to these worthy causes.

Mutual Appreciation, our customer loyalty program, highlights charities to increase awareness of their missions and incentivize our employees to contribute. Each month, we host nonprofit customers at our offices to engage with employees, accept donations and promote volunteer opportunities. This year, we hosted numerous community partners, including the Akron-Canton Regional Foodbank, Big Brothers Big Sisters of Greater Cleveland, Hospice of the Western Reserve, FrontLine Service, Providence House and Jewish Family Services.

Supporting Our Nonprofit Customers

Volunteering is an important part of the culture at Medical Mutual. We encourage our employees to spend one work day a year volunteering at a customer nonprofit through our SHARE Days. The program promotes a sense of community with these organizations and with coworkers. This summer, nearly 200 Medical Mutual volunteers contributed their time and energy to six of our community partners.

At Laura's Home, a women's crisis center run by The City Mission, volunteers sorted and packed school supplies into new backpacks for children. They also cleaned and prepared the facility for its annual Back to School Bash. The Cuyahoga County Board of Developmental Disabilities (CCBDD) hosted our volunteers for a fun-packed day of bingo, karaoke and crafts with those served by CCBDD. The day ended with a spectacular 90-minute dance party where everyone got to show off their moves. New Avenues to Independence welcomed our volunteers to help with interactive games and other lively activities at its yearly summer camp carnival. Medical Mutual volunteers also helped with landscaping, painting and maintenance projects at Recovery Resources, Hospice of the Western Reserve and the Boys & Girls Clubs of Cleveland.

"I love the fact I'm able to help out people in need, while getting to know my coworkers better," said one SHARE day volunteer. We look forward to seeing SHARE Days expand its impact on our fellow Ohioans.

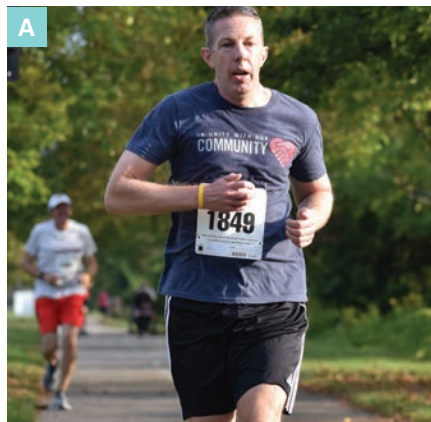


RICH WALLACK
REGIONAL VICE PRESIDENT
NORTHEAST REGION

Rich is an active community leader and is devoted to building a better future for tomorrow's leaders, in part through encouraging health and wellness from a young age.

"Events like Jog4Dogs are enjoyable for the whole family," said Wallack. "We're proud to sponsor opportunities that encourage families to be active while having fun and building connections with others in the community."

RWallack



Racing for Rescues

It was the perfect early fall day for the hundreds of runners, walkers and their dogs at the Cuyahoga County Animal Shelter's inaugural Jog4Dogs 5K Run and 1-Mile Walk on the Ohio & Erie Canal Towpath Trail in Valley View. Medical Mutual was a presenting sponsor at this event that raised money for the Best Friends Medical Fund. Many of the stray dogs brought to the Shelter are desperately in need of medical attention, and without this fund, the staff couldn't provide the life-saving procedures that allow the dogs a second chance.

After the race, participants and their families attended a party with food, games, raffles and fun for both people and dogs. Many of the dogs in attendance were former residents of the Shelter, now with their forever families, who brought them back to support the place where they found their best friends.

A Marketing Specialist Scott Eaton keeps up the pace during the race.

B Participants and their dogs have an exciting day of fresh air and exercise.



CHAD FRANCIS
REGIONAL VICE PRESIDENT
SOUTHWEST REGION

Chad is dedicated to youth initiatives in the Cincinnati and Dayton areas, particularly education, sports and leadership programs.

“Cincinnati is the proud home of the Western & Southern Open,” said Francis. “I’m pleased that as a partner with the tournament and Tennis for Charity, we build programming that helps kids develop lifelong healthy habits, while supporting one of the community’s biggest sporting events.”



Building Community through Sports

At Medical Mutual, we know that a healthy life starts with the habits and skills developed early on. We partner with customers who work with youth in underserved communities to provide those skills through fun and exercise.

It’s not every day that you get to train with former Cleveland Browns players. Those who participated in the Cleveland Browns Legends Clinics sponsored by Medical Mutual enjoyed action-packed, one-day football camps for athletes of all skill levels. The clinics, which focused on sportsmanship, discipline and building relationships, hosted 895 participants and 71 volunteers, including Medical Mutual employees.

The Western & Southern Open has been a fixture in Cincinnati and a destination for tennis fans since 1899. Medical Mutual is one of the tournament’s major sponsors and supports their philanthropic arm, Tennis for Charity. More than \$10 million has been raised for great causes, including Breakthrough Cincinnati, Activity Beyond the Classroom and Inner City Youth Opportunities. Each of these organizations focuses on providing participants with skills to lead active and healthy lives.

At America SCORES, writing and kicking go hand in hand—or hand in foot—combining writing workshops, team-based soccer and community service. This program encourages participants to lead healthy lives, become engaged students and gain confidence and character. Medical Mutual sponsored a team at this year’s SCORES Cup, an annual soccer tournament that raises money for this valuable program.

A A young athlete trains with a former player at a Cleveland Browns Legends Clinic.

B Children enjoy a healthy snack break during the Inner City Youth Opportunities program.

C Medical Mutual employees team up to support America SCORES.



“SOME LOYAL CUSTOMERS HAVE BEEN WITH US SINCE THE 1930S!”

— LAURA DUNN, MANAGER, CUSTOMER MARKETING



Putting Customers First

Ensuring our customers are not only recognized, but appreciated, is at the heart of everything we do through Mutual Appreciation, our customer loyalty program that incentivizes employees to patronize our customers.

To demonstrate this commitment, we bring our employees and customers together for the annual Customer Fair in the fall. This signature event gives our customers the chance to directly market their business to employees at our downtown Cleveland headquarters. In turn, employees learn more about our customers and can personally thank them for their business. It's an event completely unique to Medical Mutual, and something we always enthusiastically anticipate. This year's fair was our most successful yet, drawing more than 25 businesses and almost 1,000 employees.

Early in the year, we coordinated a special campaign to recognize and show our appreciation to some of our longest-standing customers by identifying those who have had Medical Mutual as their insurer for more than 20 years. Each customer received a gift basket from a fellow Medical Mutual customer and a personal note from our CEO thanking them for their business. These groups make up an impressive amount of our membership—one quarter of our total book of business has been a Medical Mutual customer for at least two decades.

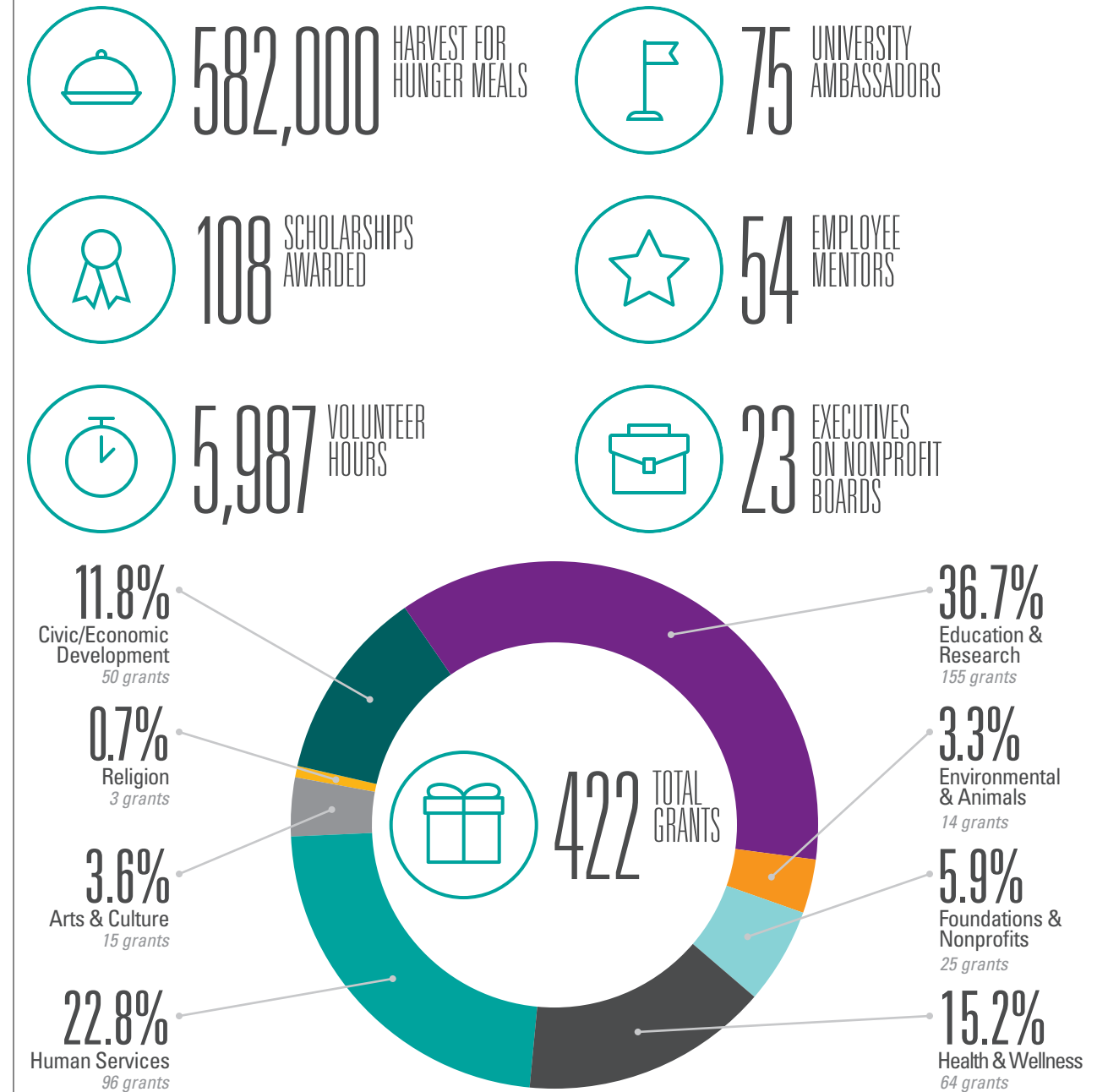
The recognition campaign served not only as a reminder of how important customer loyalty is to us, but as a testament to how long Medical Mutual has been dedicated to serving Ohio businesses. Some customers have had Medical Mutual insurance since the 1930s, something very few of our competitors can say. We are beyond proud of our longevity as a company, our customer loyalty and that, year after year, so many Ohio businesses trust us with their health insurance needs. We look forward to continuing to serve these businesses in the years to come.

Medical Mutual employees chat with reps from Fat Head's Brewery at our annual customer fair.

Impact

This reports highlights just some of the ways Medical Mutual supports the communities where we live and work.

Our dedication extends well beyond these stories. The figures the at right provide an additional snapshot of the ways the Company and our employees make a difference.



Follow Us

Keep the conversation going!



The organizations, including the Cleveland Public Library, represented in this Report to the Community have given Medical Mutual permission to use their photography.

Soap Box Derby is a registered trademark of International Soap Box Derby, Inc.