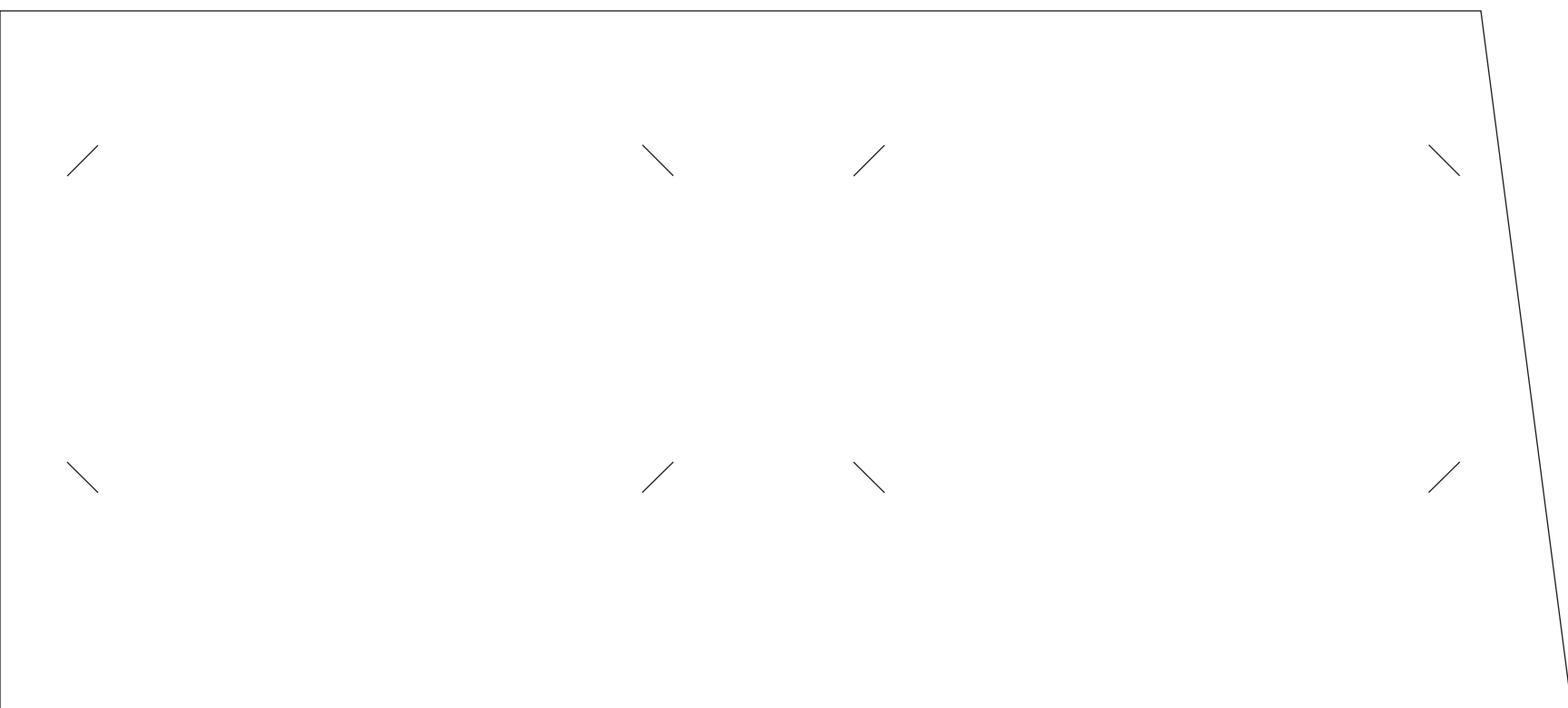


*Advantage Plan*  
from Medical Mutual of Ohio®

ENROLLMENT KIT





## ADVANTAGE PLAN FROM MEDICAL MUTUAL OF OHIO®

AT MEDICAL MUTUAL OF OHIO®, WE KNOW THAT CHOOSING A MEDICARE PLAN THAT IS RIGHT FOR YOU CAN BE A DIFFICULT AND OFTEN-CONFUSING TASK. THAT'S EXACTLY WHY WE'VE DEVELOPED THIS BROCHURE. THE INFORMATION IN HERE WILL HELP YOU IN SORTING THROUGH YOUR MULTIPLE OPTIONS AND ASSIST YOU IN MAKING A DECISION THAT BEST FITS YOUR NEEDS.

### THE MEDICAL MUTUAL ADVANTAGE PLAN

No doubt, you've heard about some of the literally thousands of Medicare Advantage Plans that are being offered across the country. **Advantage Plan from Medical Mutual of Ohio** is our own personal version of a Medicare Advantage offering. At Medical Mutual, however, you will have *five different Advantage Plans* from which you can choose. Other plans may not offer you the same variety.

Three of the products we offer you include medical and prescription drug benefits and are called Medicare Advantage – Prescription Drug Plans (MA-PD). With these options, you will receive all benefits through the trusted Medical Mutual of Ohio network of doctors and hospitals.

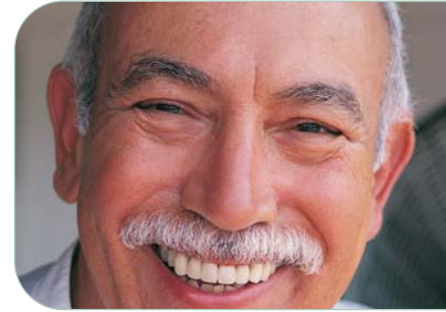
Medical coverage plus prescription drug coverage options for you are:

- **Advantage Plan Standard**
- **Advantage Plan Value**
- **Advantage Plan Premium**

The other two options offer only prescription drug benefits and are known as Prescription Drug Plans or PDPs. With these choices, you still maintain your current traditional Medicare coverage and any Medicare supplemental (gap) coverage you may have.

Prescription drug coverage only options for you are:

- **Advantage Plan Standard Drug**
- **Advantage Plan Premium Drug**



## THE ADVANTAGES WE OFFER

With Advantage Plan from Medical Mutual of Ohio, you will have access to one of the most comprehensive, easily accessible networks of physicians and hospitals in the state, as well as the following features:

- The ability to go "out-of-network" for two of our three MA-PD plans.
- No referrals required.
- In-network physicians will handle all your pre-certification needs and ensure you receive the maximum benefits from your coverage.
- Reduced paperwork and administrative "hassles."
- The Medical Mutual of Ohio Primary Care Physician (PCP) is not the traditional HMO "gatekeeper." Your Medical Mutual PCP will assist you with the management of chronic conditions and help coordinate your care, but will not be required to provide the referrals that some plans require before you can see a specialist.
- With the exception of your normal copay or coinsurance charges, you will not be balance-billed for services received through the Medical Mutual network of providers.
- No pharmacy deductibles.
- Coverage in pharmacy "gap" for some of the products offered.

## HEALTH AND WELLNESS PROGRAMS DESIGNED FOR YOU

At Medical Mutual, we are pleased to also offer you access to a variety of health and wellness programs designed with your well-being in mind, including:

### CONSUMER HEALTH TOOLS

When you log on to the Medical Mutual Web site, MedMutual.com, you will find a wealth of health information that can help you become a more informed healthcare consumer. Under our “*Healthcare 101*” program, you have access to:

#### HEALTH COMPARE

A program that compares network hospitals based on industry measures of healthcare quality.

#### HEALTH ESTIMATOR

A program that can provide you with an estimated figure on the total cost of certain medical procedures and an average cost for a hospital stay and physician charges for these procedures.

#### HEALTH PLANNER

A program that allows you to compare up to three health plans to determine which plan is best for you, based on expected use.

### SUPERWELL HEALTH MANAGEMENT PROGRAMS

Many of our Advantage Plan members will also be eligible to participate in the following Health Management Programs at no cost:

#### BREATHE EASY®

Provides education and support to adults diagnosed with chronic obstructive pulmonary disease.

#### DIABETES ADVANTAGE®

Provides education and support to individuals diagnosed with diabetes.

#### HEART SENSE™

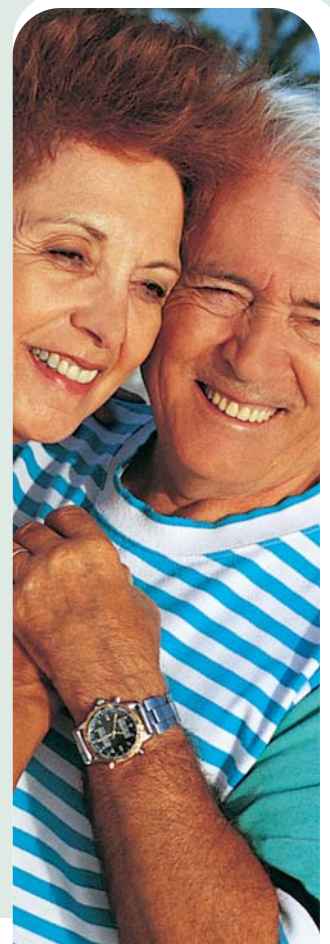
Provides education and support to members diagnosed with heart disease.

#### SMOKING CESSATION PROGRAM

The Ohio Tobacco Use Prevention and Control Foundation’s Ohio Tobacco QUIT LINE helps smokers give up the habit by offering professional counseling and educational materials. Advantage Plan from Medical Mutual also offers our members a four- to eight-week supply of nicotine replacement patches at no cost to you.

#### GLOBAL FIT

Advantage Plan can offer you discounts for fitness club memberships through a nationwide fitness center network, Global Fit. Discounts range up to 50 percent at participating fitness centers.



## AM I ELIGIBLE?

Please remember that Medicare rules permit you to only be enrolled in one drug plan at a time. Thus, if you select one of our three Advantage plans with drug coverage, you will automatically be disenrolled from your current stand-alone prescription drug plan. Conversely, if you enroll in one of our two stand-alone PDPs, you will be disenrolled from any Medicare Advantage medical plan you may have through another company.

If you are interested in Medicare Advantage coverage you must be entitled to benefits in Medicare Part A and enrolled in Medicare Part B and continue to pay your Part B premium. Since you may only be enrolled in one Medicare Advantage plan at a time and enrollment in this plan will disenroll you from current Medicare coverage, all benefits will be received through the Medical Mutual of Ohio network if you choose Advantage Plan Standard. Both Advantage Plan Value and Advantage Plan Premium have a provider network, but also offer out-of-network benefits.

Medicare also has residency requirements and, as a result, you must also reside in the coverage area defined by Medical Mutual.

For products including both medical and prescription drug benefits, you must live in one of the following counties: Ashtabula, Carroll, Columbiana, Cuyahoga, Defiance, Delaware, Fairfield, Franklin, Fulton, Geauga, Holmes, Knox, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Medina, Morrow, Ottawa, Pickaway, Portage, Stark, Summit, Trumbull, Tuscarawas, Union, Wayne or Wood.

For the drug-only products, the only requirement is that you live in Ohio.

In addition to these requirements, individuals with end-stage renal disease (kidney failure) are not eligible to enroll in our plans.



## WHAT ARE THE DIFFERENCES AMONG THE MEDICAL PLANS?

Each plan comes with a basic level of benefits with the Standard plan being the most basic and the Premium plan offering the most comprehensive coverage. Please see the included Family of Products brochure to help understand the differences in coverage options.

## DO ALL THE PLANS COME WITH PRESCRIPTION DRUG COVERAGE?

Yes. All Advantage Plans come with some level of prescription drug coverage. Coverage will vary based on which plan you choose.

In addition, here are some other important points to know:

**Each plan has a formulary, which describes the drugs that are covered through the plan and at what copay level.**

**The formularies are available from Medical Mutual directly, your broker, or online at MedMutual.com or from the Medicare Web site, Medicare.gov.**

**You may also call a Medical Mutual customer service representative to see which specific drugs are included in the formulary and at what levels they are covered.**

## CAN I GET HELP WITH THE COST OF PRESCRIPTION DRUG COVERAGE?

Yes, if you qualify. If you already receive Medicaid benefits then you automatically qualify for assistance with the costs of a prescription drug plan. If you do not receive Medicaid benefits, but still would like assistance with the costs of a prescription drug plan, you may contact the Social Security Administration for a subsidy application to assist with the costs.

The Social Security Administration may be reached by telephone at 800/325-0778, from 7 a.m. to 7 p.m. or through its Web site, SSA.gov.

## WHEN CAN I SIGN UP?

During any of the periods described below, all you need to do to become a member is fill out an Advantage Plan application and submit it to your broker, sales representative or directly to Medical Mutual. We will then confirm your eligibility with Medicare and your coverage will begin the first of the following month (but not earlier than January 1, 2007).

Applications are available through Medical Mutual. You may also download and print a PDF version of the application through the Medical Mutual Web site, [MedMutual.com](http://MedMutual.com)

Medical Mutual is happy to schedule an appointment with you to answer questions or explain the application process in person. Please call 800/613-2583 to arrange an appointment.

The open enrollment period begins November 15, 2006, and ends December 31, 2006. If you have traditional Medicare coverage, you will have an opportunity to switch from one method of obtaining Medicare to another during this open enrollment time period.

After December 31, 2006, those with Medicare have another chance to make a change in the way they obtain their Medicare coverage. However, during this period, which runs from January 1, 2007, through March 31, 2007, you are limited in the type of plan you can join. You can't add or drop Medicare prescription drug coverage during this time. For example, if you have Medicare prescription drug coverage, you can only choose to join another plan that offers Medicare prescription drug coverage, or choose to return to the original Medicare Plan and join a Medicare Prescription Drug Plan. If you don't have Medicare prescription drug coverage, you may not use this period to obtain it.

SIGN-UP PERIOD	COVERAGE BEGINS
November 15 to December 31, 2006	January 1, 2007
January 1 to January 31, 2007	February 1, 2007
February 1 to February 28, 2007	March 1, 2007
March 1 to March 31, 2007	April 1, 2007
Limited Options after March 31, 2007	1st of following month if qualified

## MAY I CONTINUE TO SEE MY CURRENT DOCTOR OR PHARMACIST?

Medical Mutual has a significant network that will be available to you to meet all of the Advantage Plan benefits. Please review the Provider and Pharmacy directories, which are available directly from Medical Mutual, your broker or sales consultant or through [MedMutual.com](http://MedMutual.com).

In addition to these networks, two of the MA-PD plans, Advantage Plan Value and Advantage Plan Premium, offer "Point of Service" (POS) benefits that allow you to see the physician or pharmacist of your choice and still receive coverage for those visits (though often at a lower level).

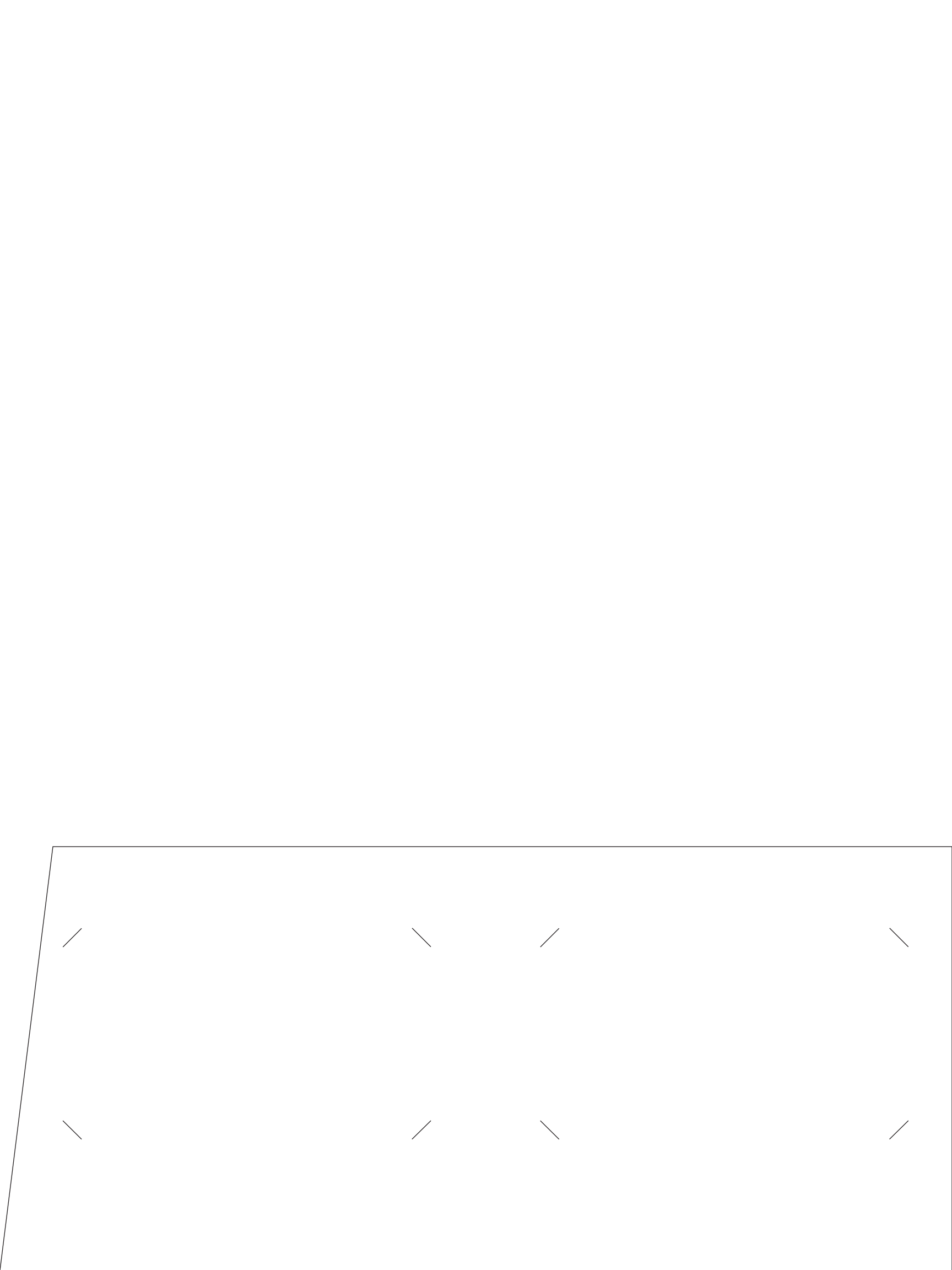
## HOW CAN I GET MORE INFORMATION?

For more information, please call Advantage Plan Customer Service at **800/613-2583** (TTY/TDD 800/982-8109). Hours of operation are 8 a.m. to 8 p.m., seven days a week, from open enrollment until March 1, 2007. After March 1, hours will be 8 a.m. to 8 p.m., Monday through Friday. An answering service will be available on the weekends.

You may also find more information on Advantage Plan from Medical Mutual by visiting our Web site, [MedMutual.com](http://MedMutual.com). General information can be obtained through [Medicare.gov](http://Medicare.gov). You may also call Medicare at 800/MEDICARE (800/633-4227). TTY/TDD users should call 877/486-2048. Medicare customer service representatives are available 24 hours a day, seven days a week, to answer questions about Medicare.

### NOTE:

Please also remember that while you will not need a referral to see the medical specialist of your choice, coverage levels will vary if you choose an out-of-network specialist.



*AdvantagePlan*

*from Medical Mutual of Ohio*<sup>®</sup> ENROLLMENT KIT