

Medical Mutual
2060 East Ninth Street
Cleveland, OH 44115-1355

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APPLICATIONS:

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.

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. General information can be obtained through 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 your questions.

 **MEDICAL
MUTUAL**
2060 East Ninth Street
Cleveland, OH 44115



**Ohio's
Get-Well Card™**



Advantage Plan
from Medical Mutual of Ohio®

Advantage Plan from Medical Mutual

No doubt, you've heard about some of the 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 have *five different Advantage Plans* from which you can choose.

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

- The ability to go “out-of-network” for two of our three MA-PD plans.
- No referrals required.
- 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.

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.

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.

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 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).

SIGN-UP PERIODS	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

Please send me more information about Advantage Plan from Medical Mutual of Ohio®. I understand there is no obligation; however, a sales person may call.

First Name _____ Last Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

E-mail _____

Do you currently have Medicare Coverage? Yes _____ No _____

Do you currently have health insurance? Yes _____ No _____



OTHER IMPORTANT POINTS:

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, 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.