

SuperMed^{ne}[®]

SUPERMED ONE[®]



FOR INDIVIDUALS AND FAMILIES UNDER 65



MEDICAL
MUTUAL[™]

health plans for life

SUPERMED ONE[™]

SUPERMED ONE®

PERSONAL HEALTH INSURANCE FROM MEDICAL MUTUAL™

SUPERMED ONE™ IS PERSONAL HEALTH INSURANCE THAT PROVIDES YOU WITH THE PROTECTION YOU NEED FROM CATASTROPHIC AND UNEXPECTED HEALTHCARE EMERGENCIES, AS WELL AS COVERAGE FOR YOUR ROUTINE AND PREVENTIVE HEALTH NEEDS.



It can take fewer than 24 hours for a health crisis to turn into a financial crisis. One night in the emergency room, one day in intensive care, one MRI — and most people without health insurance would start suffering financially. SuperMed One is your first line of protection against this kind of risk.

SuperMed One is designed for individuals who are:

- Self-employed
- Working for a company that does not offer a group health plan
- A student or recent graduate
- Over the age to remain on a parent's policy
- A child not covered on a parent's or guardian's policy
- Between jobs
- Waiting for an employer's group coverage to begin
- A part-time employee who is not eligible for group insurance
- An early retiree

SUPERMED ONE FEATURES AND BENEFITS

SuperMed One is a comprehensive major medical plan that offers:

- A simple and fast enrollment process
- Protection from the expense of catastrophic and unexpected illness
- Renewable coverage once you are enrolled, even in the case of a serious or long-term illness
- A plan design with multiple deductible options, offered at each annual renewal, to best meet your needs and fit your budget
- A comprehensive set of health benefits including:
 - Prescription drug coverage
 - Emergency care
 - Care for serious or chronic illness
 - Outpatient physical, occupational and speech therapy, including chiropractic services
 - Mental health and substance abuse services
 - Preventive healthcare services



STANDARD MEDICAL COVERAGE

The simple-to-use plan design offered by SuperMed One meets your day-to-day medical needs by providing benefits for routine care, serious illness, prescription drugs and emergency care. You may select from several standard, guaranteed renewable medical plans — from a low deductible plan to higher deductible plans that offer premium savings and dependable coverage tailored to fit your needs and budget. SuperMed One provides choice, flexibility and direct access to care.

SHORT-TERM MEDICAL COVERAGE

SuperMed One short-term medical coverage provides you with temporary security in the event of a catastrophic or unexpected illness, as well as protection for your day-to-day healthcare needs. This six-month medical plan gives you the flexibility of a short-term commitment. It is a great plan if you are between jobs, waiting for employer group coverage to begin, a recent college graduate or part-time student, a temporary or seasonal employee, or a laid-off, striking or terminating employee.

Please note: Short-term medical coverage is not renewable. You may re-apply for the short-term plan 90 days after the plan has been canceled or expired. For continuous coverage, apply for one of our standard, renewable SuperMed One personal health plans.

PRESCRIPTION DRUG COVERAGE

Prescription drug coverage is an increasingly important part of a complete and dependable health plan. That is why all SuperMed One plans contain basic prescription drug coverage. You can also upgrade your prescription drug coverage. With our optional prescription drug rider, your out-of-pocket costs will be limited to a lower copay for each generic, formulary and non-formulary prescription filled. Please review the Benefit Summaries booklet located in the back of this brochure for further information.

MATERNITY SERVICES COVERAGE

Thinking of having a baby? In conjunction with your SuperMed One plan, you may select an additional maternity services rider to cover the costs of a routine pregnancy or delivery. This option requires the rider to be in effect for 270 days before coverage begins.

DENTAL AND VISION PLANS

SuperMed One Dental and Vision plans are available to all ages and may be purchased either in conjunction with a standard medical plan or as stand-alone products.

Dental Plans

When you need dental care, you want to go to a dentist with whom you are comfortable. SuperMed One SuperDental offers you the freedom to select any dentist for your basic dental needs, including examinations, cleanings and fillings. You will receive the maximum level of benefits when you choose a dentist from the Dentemax network of independent, professional dentists, lowering your out-of-pocket expenses for most preventive services, because DenteMax dentists do not balance bill.

Vision Plans

Regular vision care exams are important to your overall health, since they can help diagnose serious health problems, such as high blood pressure, diabetes and glaucoma. Administered by Cole Managed Vision, the SuperMed One comprehensive vision program provides you with annual benefits for an eyeglass examination and a pair of eyeglasses or contact lenses, plus discounts on other vision care products.

TERM LIFE INSURANCE*

Term life insurance has proven to be one of the most cost-effective ways to provide financial protection and security for your family's future. The term life insurance offered with SuperMed One, underwritten by Medical Life Insurance Company, can help preserve your family's standard of living, cover outstanding debts and keep your family's plans for the future intact.

Term life insurance is available in benefit amounts of \$15,000, \$25,000 or \$50,000 when purchased in conjunction with a SuperMed One standard medical insurance plan. Individual policies will be issued to all approved applicants and/or their spouse who are 18 through 64 years of age.



*Term Life insurance is not available with the Short-Term medical plan

CRITICAL ILLNESS*

(This is a limited benefit.)

With advances in medicine and overall life expectancy increasing, the chance of developing a critical illness can also increase. Once diagnosed with a critical illness, you may face medical as well as financial risks. The critical illness benefit offered with SuperMed One is underwritten by Medical Life Insurance Company and can assist in the payment of unexpected costs related to a critical illness.

Critical illness insurance is available in benefit amounts of \$5,000, \$15,000 or \$25,000 when purchased in conjunction with a SuperMed One standard medical insurance plan. Individual policies will be issued to all approved applicants and/or their spouse who are 18 through 64 years of age.

**Critical illness insurance is not available with the short-term medical plan.*

NETWORKS

Medical Mutual makes it easy to find trusted physicians and hospitals. Our preferred provider network, SuperMed Plus, offers access to one of the largest networks of hospitals, physicians and ancillary providers which gives you the flexibility to select healthcare providers who are right for you.

Medical Mutual provides direct access to care from any network provider, including primary care physicians, specialists and hospitals. By selecting a network physician and hospital, you will enjoy a number of advantages including:

- Lower out-of-pocket costs
- No claim forms to file, because your healthcare providers will complete and submit all claim forms for the services they deliver
- A comprehensive listing of healthcare providers and facilities

Medical Mutual also offers you the option to use a provider outside the network. If you choose to receive non-emergency services from a provider outside the network, your share of the cost (coinsurance) will increase. To receive maximum value and achieve long-term savings, use the SuperMed Plus network providers.

Contact your broker or agent for a network provider directory.

PRE-EXISTING CONDITIONS

There is a twelve month waiting period for pre-existing conditions. A pre-existing condition is a condition for which an ordinarily prudent person would seek medical advice, diagnosis, care or treatment, or for which you incurred medical expenses, received medical treatment, used a prescription drug or were advised by a physician to receive treatment during the six months prior to your effective date. The number of months you were enrolled under your previous coverage may apply toward the waiting period.

ELIGIBILITY FOR SUPERMED ONE BENEFITS

You and your dependents may apply for SuperMed One insurance as long as you are:

- A resident of Ohio at least six months of the year
- Not eligible for or entitled to Medicare or Medicaid
- Under age 65
- Not pregnant or an expectant parent prior to or including the effective date of the policy

Family coverage includes you, your spouse and any unmarried children under the age of 19, or 23 for full-time students. Dependent-only coverage is also available.



WHY CHOOSE MEDICAL MUTUAL?

For 70 years, Medical Mutual, one of the country's oldest and most trusted insurance companies, has been offering quality health insurance products at competitive prices, with a commitment to customer service excellence. We continue that tradition with SuperMed One health insurance for individuals and families to cover everyday healthcare needs and protect from unexpected healthcare emergencies.

ENROLLMENT AND MEMBERSHIP SERVICES

Medical Mutual is dedicated to providing the highest quality personal service. Once enrolled in SuperMed One, our experienced and professional Customer Service representatives are available to assist with all your health insurance questions. If you ever have a concern about benefit coverage, claims or medical care, simply contact Customer Service, your broker or agent.

BENEFIT INFORMATION ONLINE

My Health Plan is a Medical Mutual exclusive member Web site service that gives our members instant access to their health plan information 24 hours a day, seven days a week without having to call Customer Service. Once you enroll with us, you may register for *My Health Plan* by logging on to www.MedMutual.com. With *My Health Plan* you will be able to:

- Review claims and payment status
- View explanation of benefits (EOB) statements online
- Order handbooks
- Maximize health and wellness with *WebMD*
- Find a participating pharmacy near you
- Update personal information
- E-mail Customer Service
- Order new ID cards

INSURANCE PAYMENT OPTIONS

You may pay for your SuperMed One insurance coverage by using one of the following convenient options:

- Automatic bank deduction plan. On a monthly basis, have your premium deducted directly from a savings or checking account at any financial institution within your state.
- Credit card. Have your MasterCard or VISA charged on a monthly basis.
- Billing. Have an invoice sent to your home each month with a return envelope for remittance of your payment.

RIGHT-TO-EXAMINE POLICY

You may cancel your certificate within 10 days of having it in your possession and we will refund any premium paid.



THANK YOU

Medical Mutual appreciates your interest in our SuperMed One products. We encourage and welcome comparison shopping. Compare our plans and you will see that we offer the best coverage at the best value. We know you will find our SuperMed One products offer you the dependable coverage you require and deserve. For cost and further details of coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, contact your broker or agent. We look forward to serving you.



SuperMed^{ne}® PERSONAL HEALTH PLANS