

Cause & Effect

OUR 2016 REPORT TO THE COMMUNITY



MEDICAL MUTUAL OF OHIO®



This Journal
Belongs To



Piel Chast
and the employees
of Medical Mutual

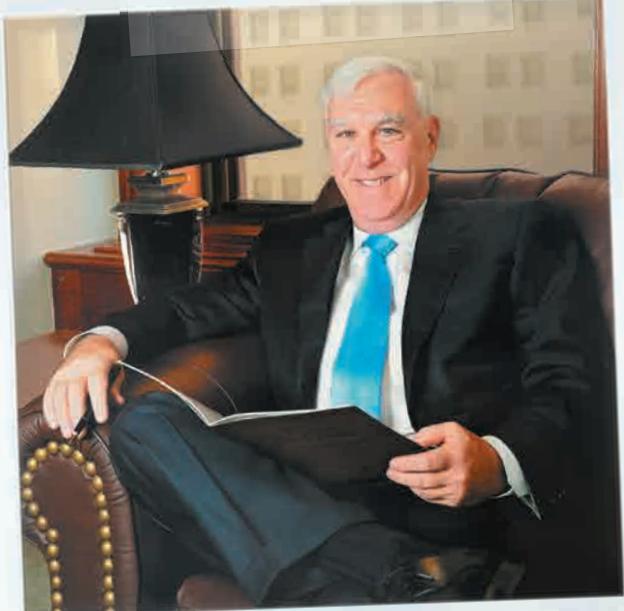


December 2016

As I look back on the accomplishments of 2016, I am reminded how grateful I am to be part of an organization dedicated to our members and the communities where we live and work. We are committed to Ohio and working every day to provide best-in-class products and service to our members.

Our employees are dedicated to making a difference. It's who we are and it's engrained in our culture. Our dedication starts with our customers, the heart of our business, and then reaches deep into our communities. Employees volunteer their time and talents in many ways, from mentoring at-risk youth to organizing local charity races to helping at food banks across the state. They share our common belief that we can all make a difference to the people who live in the places we do business.

I am excited to share just a few of the many great causes undertaken each year. Medical Mutual and our 2,400 employees are proud to call Ohio home and to make Ohio a little bit better every day.



Rick Chiricosta,
Chairman, President and Chief Executive Officer



Twilight at the Zoo features great local bands who play pop, rock, reggae, swing, country and blues.

Photos courtesy of Cleveland Zoological Society.

Arts & Culture

At Medical Mutual, we believe music, art, theater and culture have the power to inspire, educate and enrich us all. That's why we support a variety of organizations that help Ohio's vibrant arts and culture scene grow and thrive. We help libraries, historical societies, museums, art galleries and performing arts venues who share knowledge, provide entertainment and promote creativity in communities all around Ohio. There are so many exciting events and programs happening in every corner of the state. I encourage you to check out what's available in your neighborhood.

Hop, Swing & Howl to the Music



Jared Chaney, Medical Mutual's EVP and Chief Communications Officer, and I in the Medical Mutual Filmmakers Lounge at the Chagrin Documentary Film Festival.



Twilight at the Zoo

Thanks in large part to the Cleveland Zoological Society, the Cleveland Metroparks Zoo is a top-notch facility where visitors learn about animals, their habitats and the importance of preserving the world around us. We're honored to support Twilight at the Zoo, a celebration that raises thousands of dollars for the Zoo Society every year.

Chagrin Documentary Film Festival

Every October, Chagrin Falls does a great job hosting this outstanding event. Medical Mutual sponsored a film this year, titled "Gold Balls," a story about a group of amazing players, age 80 and up, who compete on the USTA senior tennis circuit. It's such an inspirational film about staying young well into your senior years.

Jared and I help cut the net with Dr. Ron Berkman (center), President of CSU, to officially open the Medical Mutual Tennis Pavilion at Cleveland State University—home to the area's only public indoor tennis courts.



Civic & Economic Impact

It's always been Medical Mutual's philosophy to help strengthen, unify and positively impact the communities where our customers and their families live and work. By supporting and collaborating with chambers of commerce, community development corporations and community planning and action agencies, we strive to help make cities and neighborhoods throughout Ohio better places to live and work. We love Ohio and do our part to invest in this great state so that it can grow and prosper.

Cleveland State University Tennis Pavilion

With 42,000 square feet, six tennis courts and spectator seating, Cleveland State now has a premier indoor tennis facility available year-round to the public. What a great opportunity for Medical Mutual to promote health and wellness while making an economic impact in the Cleveland area.



Christine Taylor (top), Sr. Community Outreach Specialist at Medical Mutual, at Medical Mutual's Pillar Awards.



Cindy Monroe (left), President and CEO of Thirty-One Gifts, accepts the Medical Mutual Share Award.



Jared Chaney (center), and Doug Kuczynski (right), VP of Sales, pose with Janet Valore (left), VP of Business Development at Smart Business Magazine.



Pillar Awards

Medical Mutual isn't the only Ohio company that believes in making a difference. In partnership with Smart Business, we annually present the Pillar Awards in Cleveland, Columbus and Cincinnati to recognize numerous companies and industry leaders who make a positive impact on their communities.

MEDICAL MUTUAL

requests the pleasure of your company
at the

HATTITUDE

BREAST CANCER AWARENESS BRUNCH

CELEBRATE & EDUCATE



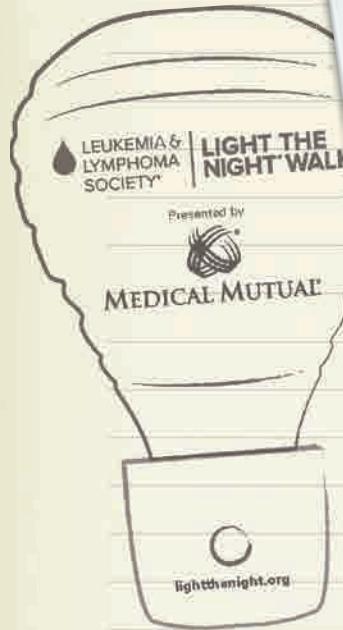
EFFECT



Attendees enjoy a performance by Lisa Langford of SHOWS, Survivors Helping Other Women Survive (left). Guests showed off their style during the popular fashion show segment (right).

Health & Wellness

As a health insurance company, Medical Mutual understands the importance of helping people achieve or maintain good physical and mental health. Positive health and wellness changes start with education. We work closely with a variety of health-related charities, hospitals and other organizations to promote exercise, make people aware of health risks and provide information about prevention. It's all part of our responsibility to give people the knowledge and tools they need to live healthier lives.



Walkers raise their lanterns in support of The Leukemia and Lymphoma Society of Northeast Ohio at the Light the Night walk (left).

Christine Taylor hands a night light to a patient at the Cleveland Clinic (right).



Hattitude

More than 240,000 women are diagnosed with breast cancer every year. Medical Mutual is dedicated to doing our part to advocate and educate. Our Hattitude Breast Cancer Awareness Brunch events in Cleveland, Columbus and Toledo help raise awareness, provide education and give women a forum to celebrate life and encourage one another.

Light the Night Walk

The Leukemia and Lymphoma Society of Northeast Ohio helps fund life-saving research and provide support for people battling blood cancer. Medical Mutual was honored to sponsor the organization's Light the Night Walk this year and to donate night lights to cancer patients. The night lights are designed to be a beacon of hope during some of the darkest times of a patient's treatment.



Kierra Turner-McClure, Learning and Development Specialist at Medical Mutual, works with students in one of our training rooms.



I was pleased to present a check to help fund the creation of the Optimal Aging Institute at Bowling Green State University.

Education & Research

We think it's critical for everyone to have opportunities to learn and grow—especially children. To aid in this growth, we partner with schools, colleges and support organizations to increase access to education and provide mentorship to students. We also encourage the students we mentor to give back in underserved communities after they graduate, to help continue the positive cycle of learning to future generations.



Scholarship recipients involved with the Young Men of Excellence program at Toledo Public Schools (left).

Lavelia Thornton, one of our employees, works with students inside a classroom for Junior Achievement Blitz Days (right).

Bowling Green Optimal Aging Institute

Opened in 2016, the Optimal Aging Institute was created to help middle-aged and older adults, as well as Bowling Green State University students, study topics related to healthy aging. It's great to see health and human services students researching aging and promoting good health with members of the community.

Student Scholarships & Mentoring

Medical Mutual worked with school districts around the state to provide 189 college scholarships for high school students who needed assistance. Our commitment to education continues to reach inside classrooms to support mentoring programs at various schools throughout Ohio.

Human Services & Diversity

Diversity is fundamental to our company's success. That's why we're committed to treating all of our employees and our customers fairly and with respect, regardless of gender, age, race, ethnicity, religion, sexual orientation, socio-economic status and abilities. We support organizations that provide resources and assistance to people from all backgrounds.

Senior Awards

For 26 years, Medical Mutual has held the Outstanding Senior Volunteer Awards in Cleveland, Columbus and Toledo. These events provide an opportunity to turn the spotlight on some incredible seniors who volunteer their time and talents to help others in their communities.



Debra Green, VP and Chief Diversity Officer at Medical Mutual, greets Myrtle Banks at the Senior Awards (left). Outstanding Senior Award honorable mention, Sue Law, with a nominee from the Margaret L. Hunt Senior Center (right).

CAUSE & EFFECT



Employee volunteers from Medical Mutual's Columbus office at Flying Horse Farms (left).

Children receive fishing instructions from a camp counselor (right).



Flying Horse Farms

Children suffering from serious illness often don't get many chances to relax and have fun with other kids who also need medical support. That's why Medical Mutual is honored to support Flying Horse Farms in Mt. Gilead. This camp hosts more than 850 children and their families every year, free of charge. They can enjoy fishing, boating, arts and crafts, sports and much more. We love that our Columbus office employees volunteer to help clean up the camp between sessions!



Sue Tyler (right), EVP and Chief Experience Officer at Medical Mutual, accepts a 2016 Women of Achievement Award from the YWCA of Greater Cleveland.

Northeast Ohio

Employee Volunteerism

So many exciting things happened in Northeast Ohio this year. The Cleveland Cavaliers won the NBA Championship, the Cleveland Indians made the World Series and the city hosted the Republican National Convention. During convention week, more than 50,000 party officials and delegates came to town and many of our employees volunteered to help them navigate the city.

We also made a difference around the region by donating supplies and providing mentoring to local schools, volunteering our time to help children and raising money for numerous organizations.

Cleveland State University students involved with Lift Up Vikes! and their donations for the food pantry (below).



Susan Edwards (right), Director of HR Services at Medical Mutual, received a Woman of Professional Excellence Award from the YWCA of Greater Cleveland.

YWCA Women of Achievement

The YWCA does many wonderful things to help empower women and promote social justice. It also recognizes women in our business community who make contributions through their careers, community service, leadership, mentoring and dedication to the YWCA mission. I'm very proud that four of our employees received awards in 2016!

Lift Up Vikes!

Some college students need assistance beyond what academic scholarships and student loans provide. Lift Up Vikes! is a great program at Cleveland State University that we support. It's a resource center and food pantry that offers fresh fruit, vegetables, non-perishable food and personal care items. It also connects students with outside resources that can provide additional help.

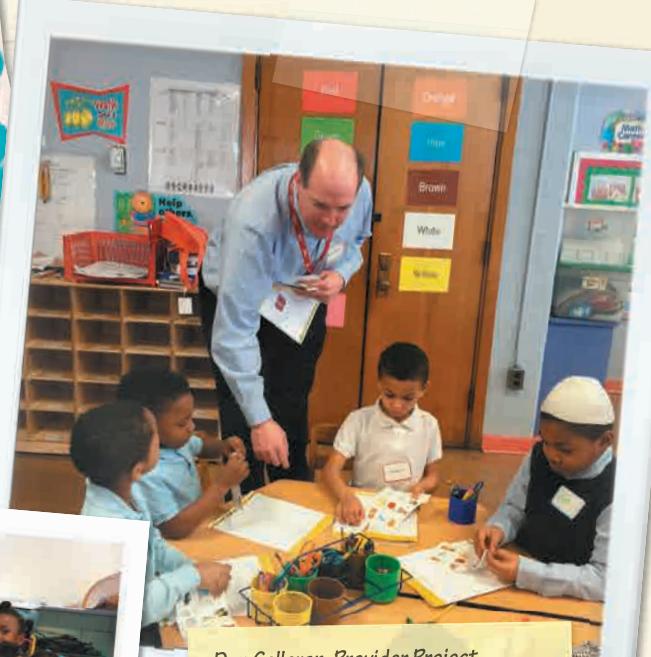


Lake Erie Nature & Science Center

This hidden gem in Bay Village features natural history and science exhibits as well as more than 100 live animals—with no charge for admission. Classes are also offered so children can learn about wildlife, nature and our solar system. Medical Mutual supports this wonderful place by helping to cover program costs.

Cuyahoga County Animal Shelter

An employee in our Strongsville office has a special place in her heart for dogs. She organized a book fair and a bake sale and raised the money needed to sponsor a cage for a year. Medical Mutual employees also stepped up to donate food and other items for the shelter.

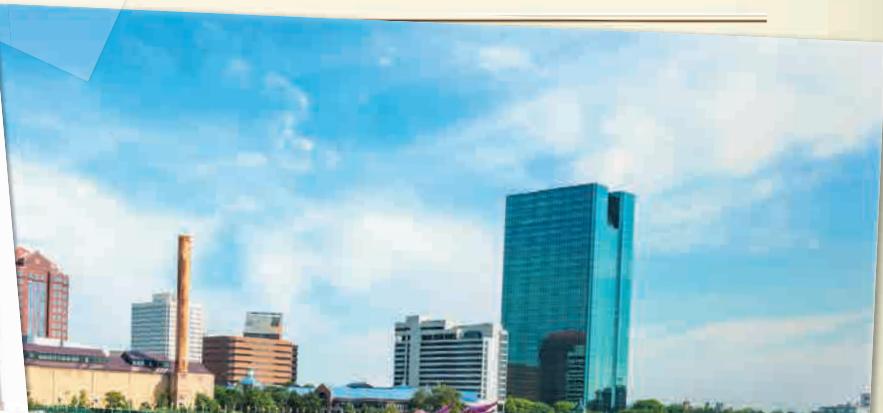


Dan Colleran, Provider Project Coordinator, conducts a lesson on a Junior Achievement Blitz Day (right).

Lee Shapiro, Director, Underwriting Operations at Medical Mutual, with a kindergarten class on "National Read Across America Day" (left).

Junior Achievement Blitz Day

My heartfelt thanks goes to the more than 50 Medical Mutual employees who volunteered their time to the Junior Achievement program this year. These employees conducted age- and grade-appropriate lessons at four schools in the Cleveland Metropolitan School District and at Keystone High School in LaGrange. Your efforts are truly appreciated!



Kids have a lot of fun at the Medical Mutual Dart Frog Dash. They can participate in a 1K Kids' Fun Run and enjoy other activities at the Toledo Zoo.

Northwest Ohio

Employee Volunteerism

Our Toledo office employees are always willing to lend a helping hand. Our volunteers show up for races and other events we sponsor, and help raise money and awareness for worthy causes. They even organized their own office-wide fundraiser, which proved to be very successful, benefiting 11 local charities.



Dart Frog Dash

Once again, we were happy to sponsor the Medical Mutual Dart Frog Dash that raised \$41,000 for the Toledo Zoo. The 5K run/walk and the 1K Kids' Fun Run attracted more than 2,000 adults and children, who enjoyed the festivities and had a chance to interact with the animals at this wonderful zoo.

Glass City 5K

Another great race in Toledo, the Medical Mutual Glass City 5K raised more than \$84,000 for several very worthy local charities. We also teamed up with two of our customers, Frisch's Big Boy and Ralphie's Restaurants, to sponsor a social media contest. Runners were encouraged to post photos of themselves and friends on Facebook and Twitter for a chance to win prizes.

A



Shilease Hofmann, Medical Mutual employee, initiated the idea for Christmas in July at Medical Mutual's Toledo office (left).

Girl Scouts show off their lovely craft projects at an event the Toledo office sponsored (right).

Christmas in July

A Customer Care Supervisor in our Toledo office had an idea to bring Toledo employees together for a common cause. That idea became Christmas in July—a series of events that raised \$14,000 for 11 local charity customers. Nearly 450 employees participated in raffles, bake sales, carnival games and food and clothing drives. This is a great example of how Medical Mutual likes working with our customers to improve our neighboring communities.



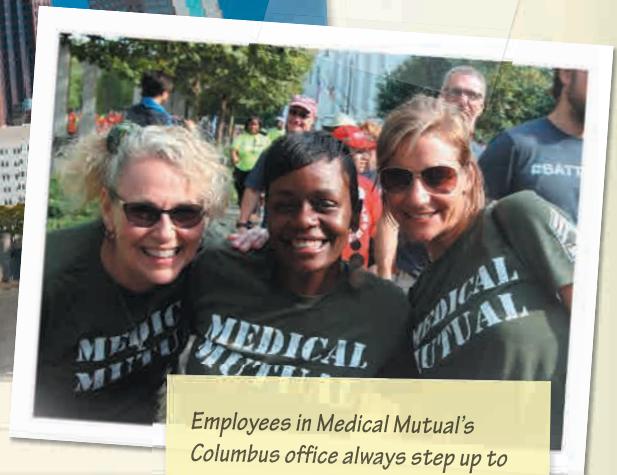
CAUSE



LPGA Pros Katie Burnett (left) and Chella Choi (right) provide instruction to lucky kids at the Youth Golf Clinic at the 2016 Marathon LPGA Classic.

LPGA Youth Golf Clinic

Kids of all ages had fun learning from the pros at the youth clinic we sponsored at the 2016 Marathon LPGA Classic. Chella Choi, the tournament's 2015 champion, and Katie Burnett answered questions and provided instruction on the range at Highland Meadows Golf Club in Sylvania. Each child received a goody bag and an autograph from the players.



Employees in Medical Mutual's Columbus office always step up to volunteer at various events and participate in numerous walks and races to support the community.

Central Ohio

Employee Volunteerism

I am always impressed by our employees' dedication to communities in Central Ohio. From Flying Horse Farms and Ruling Our Experiences to local schools and numerous walks and runs, we support a wide variety of important organizations that help many Ohioans. It takes a high level of commitment to pull off the work we do and I'm grateful that we're able to do it.



Charley Shin, Founder and CEO of Charley's Philly Steaks, accepts a Pillar Award from Debra (below right).

Dee Anders from Ronald McDonald House with Cindy Monroe from Thirty-One Gifts at the Pillar Awards (below left).

Pillar Awards

The 2016 Central Ohio Pillar Awards were held at the Ohio Statehouse. What a beautiful place to hold this event! Every year, I receive great feedback from attendees. Business leaders tell me how much they enjoy hearing about other companies and getting fresh ideas to implement in the future. This has really become an outstanding celebration of service that inspires us all to do even more. We're thankful so many companies play a role in making this state and our communities even better.



Ruling Our Experiences helps girls in the Columbus area learn how to handle a variety of challenges they face during adolescence.

Ruling Our Experiences

What began as a research study at Ohio State University in 2006 has grown to become a terrific program that helps girls develop skills to deal with the challenges of adolescence. Ruling Our Experiences helps girls improve their self-esteem and handle issues related to things like bullying, dating, friendships and academic pressures.



Greta Russell, Medical Mutual Board Member and Glenna Watson, retired Medical Mutual board member, are all smiles with Fran Ryan, member of Columbus City Council, at the Hattitude luncheon.



Denise Ali, Director of Diversity, and Daniel Rankin, Sales Specialist at Medical Mutual, at the Minority Health Month kick-off event.

Minority Health Month

April is National Minority Health Month and Medical Mutual served as the sponsor of the 2016 kick-off event at the Vern Riffe Center for Government & the Performing Arts. Throughout the month, community-based agencies and organizations work to promote wellness and disease prevention in urban and rural areas of the state. It's a great opportunity to educate people about health risks and encourage them to adopt healthy lifestyles.

Hattitude

This year's Columbus brunch was especially well-attended (even Greta and Glenna were there!). It was held at the Pinnacle Golf Club in Grove City, where guests gathered to hear from those impacted by breast cancer. The Debra A. Green Community Service Award was also presented to the Susan G. Komen Foundation for all its work to battle the disease.



My better half and I in the Fanorama 360 photo booth at the Western & Southern Open. The photo booth proved to be a fun and popular attraction.



Southern Ohio

Employee Volunteerism

Our community outreach efforts touch every corner of the state. This year, in Southern Ohio, we took on a sponsorship role with Cincinnati FC—a new professional soccer team that plays at University of Cincinnati's Nippert Stadium. It was a very exciting inaugural season! We also sponsored a professional tennis tournament and did meaningful work with local Girl Scout troops in the area. Our employees generously supported these events and gave their time to many other organizations in Southern Ohio.



Western & Southern Open

This tennis tournament in Cincinnati always features some of the best players in the world as they get ready for the U.S. Open. We were proud to sponsor and host the Medical Mutual Volunteer Tent, recognizing the thousands of area volunteers who make this spectacular event a reality. For the hundreds of thousands of attendees, we also sponsored the Fanorama 360 photo booth where fans could get free 360-degree photos taken as a reminder of their time at this great tournament.

Girl Scouts Badge Days

Medical Mutual employees volunteered their time at this educational event that helped area Girl Scouts earn the "Staying Fit" badge. The girls exercised with a certified trainer, learned how to read food labels and got a few tips from healthcare professionals. They also learned about healthcare careers and made "Stress Less" journals to take home.

Mutual Appreciation
Program Results
through October 2016

- Total Purchases: 538,719
- Participating Employees: 2,518
- Total Spent in 2016: \$16,117,301.91
- Total Since Inception: \$67,837,151



Pam Cleveland (left), Director of Medicare Compliance at Medical Mutual, with a TrueNorth employee in support of the 'Pump Up Your Points' program.

Mutual Appreciation

I'd be remiss if I didn't add a page or two about one of our most successful customer-centric initiatives, Mutual Appreciation. The program is a great way to show our customers how much we appreciate them. By encouraging our employees to buy the products and use the services of our customers, we strengthen our relationships, and support our local businesses. I'm proud that more than 90% of our employees participated this year.

TrueNorth Pump Up Your Points

This past year had a number of highlights, including our very successful promotion featuring TrueNorth. Medical Mutual employees had the opportunity to make purchases at TrueNorth for a chance to win prizes. In total, 958 Medical Mutual employees spent \$91,382.79 at TrueNorth in just two weeks.



Melinda Brown, Client Manager at Medical Mutual, shops at Clothes Mentor as part of the Columbus Cash Mob (left).

Therese Soboslay, Business Solutions Analyst at Medical Mutual, with her new Toyota Corolla (right).

Thank You For My New Ride!

I purchased a number of new items at the swap. It was exceptional. Everyone was very welcome and, more importantly, I met several Mutual employee associates.

Each representative that I spoke with was a former employee and told them about the Mutual Appreciation program. I expressed that was one of the reasons I came to this event. Each had their own Medical Mutual experience to share and only the most positive comments about Medical Mutual.

Best regards,
Therese Soboslay

I explained the Mutual Appreciation program to the owner and she said that she would love to do business added. The few extra minutes of my time for this program was well worth it to connect and appreciate our Mutual Appreciation.

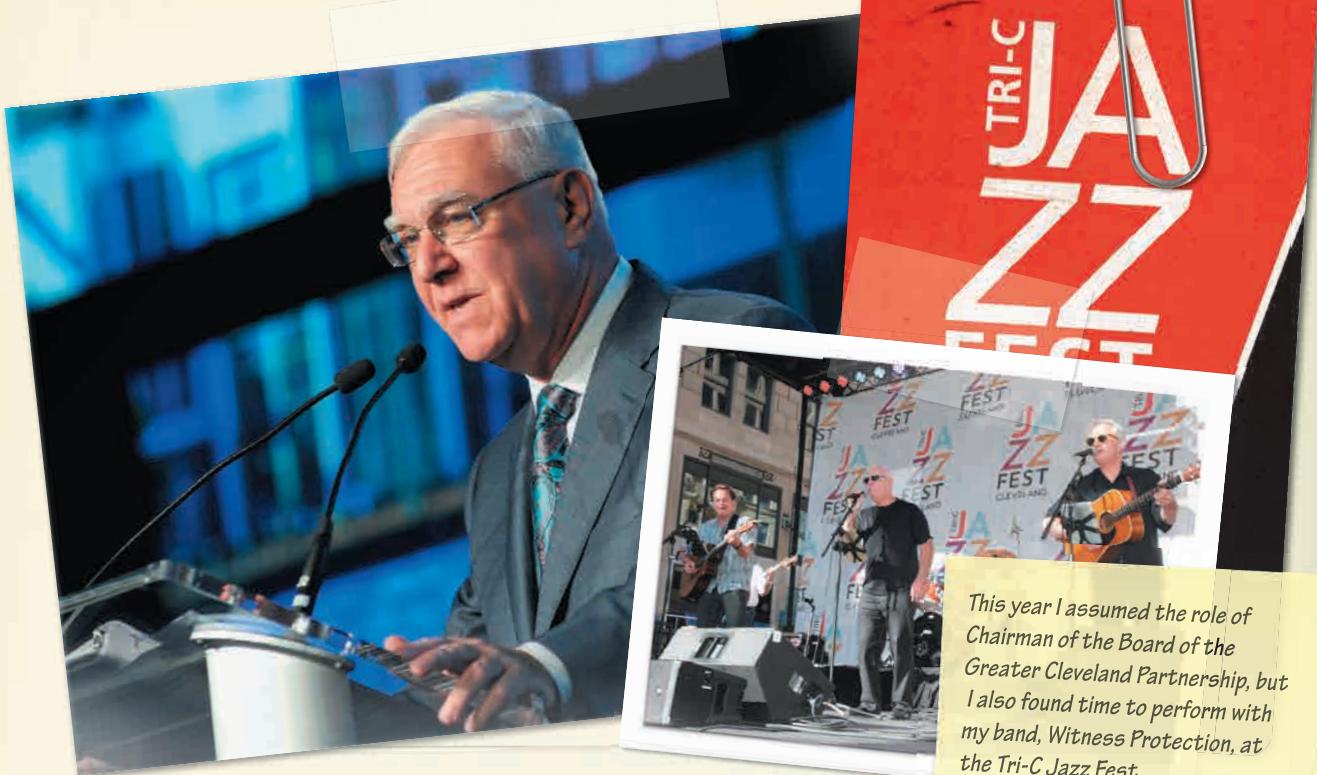
Sincerely,
Deborah Rob Reichert



Medical Mutual employees attend a football game in appreciation for one of our customers, the Cincinnati Bengals.

Employees Share Their Experiences

I couldn't be happier with the way our employees have embraced Mutual Appreciation. The feedback I've received has all been very positive from both employees and customers. I always appreciate someone taking the time to write to me about their experience with the program. It's so important to have an initiative that makes an impact on our customers and our community.



This year I assumed the role of Chairman of the Board of the Greater Cleveland Partnership, but I also found time to perform with my band, Witness Protection, at the Tri-C Jazz Fest.

Looking Forward

It's been another very rewarding and fulfilling year for Medical Mutual. You've read about some of the great organizations we support and communities we serve throughout Ohio. The coming year gives us plenty of opportunities to continue making a difference in innovative ways.

As you can see, there are many terrific things happening around the state. Many of our cities are seeing new growth, including downtown revitalization projects bringing new residents and businesses. These are exciting times, which makes it exciting for me to take on the role of Chairman of the Board of the Greater Cleveland Partnership (GCP)—one of the largest metropolitan chambers of commerce in the country. It's a great way for Medical Mutual to impact the region's growth.

I'm honored to be a part of this company, and I look forward to the work we'll accomplish together in 2017.

