

Cause & Effect

OUR 2015 REPORT TO THE COMMUNITY



MEDICAL MUTUAL OF OHIO®



This Journal
Belongs To



Rick Chast
and the employees
of Medical Mutual



December 2015

Our industry and the way we do business continue to change five years after the passage of the Affordable Care Act. What hasn't changed is the way we operate. As a mutual company, we are focused on serving our customers and the communities around us at the highest level.

We recognize we have a role in making Ohio a better place to live and work. Fulfilling this commitment comes easy for us. Philanthropy and volunteerism are part of our DNA as a company. They are also a part of who we are as individual citizens living and working right here in Ohio.

I'm so proud of the ways we gave back to our customers and community this year. Medical Mutual provided support for many organizations and events dedicated to causes ranging from civic works to healthy lifestyles to education and diversity. This support was backed by our employees, who gave their own time and money through our employee volunteer group, SHARE.

The pages that follow show a handful of the many amazing efforts of our employees and community partners in 2015.



Rick Chiricosta,
Chairman, President and Chief Executive Officer

Mutual Appreciation

At Medical Mutual, we're all about supporting local businesses. When we created the Mutual Appreciation program more than three years ago, it just made sense. Our employees live and work in Ohio, just like our customers. This award-winning program has been rewarding our employees for patronizing our customers since 2012. In 2015, we stepped it up a few more notches.

Involving Members

For the first time, the Mutual Appreciation program included our members and social media followers in addition to our employees. Throughout the year, we offered coupons and discounts in partnership with some of our customers. Members could find them through our website and Facebook and Twitter pages. One of my favorite examples is National Ice Cream Day, when we offered our members coupons redeemable for free scoops at Mitchell's Ice Cream.

Feeding the Hungry

We also worked with our customer Donatos to create the Feed the Hungry project. This past winter was tough on everyone, especially those without enough to eat. In fact, every shelter and transitional housing unit we spoke with said they saw a big increase in the number of people they served every day. Our goal was to help local agencies feed as many people as possible. In just one month, Medical Mutual and Donatos provided and served pizza to close to 2,200 hungry individuals at 17 sites in different Cleveland and Columbus neighborhoods.

Mutual Appreciation
Program Results
through October 2015

- Total Purchases:

365,984

- Participating Employees:

2,358

- Total Spent in 2015:

\$10,389,316.58

- Total Since Inception:

\$49,968,016.32



Betty Lin-Fisher from the Akron Beacon Journal collected nonperishable food for thousands of meals at the Akron-Canton Regional Foodbank during Buehler's Supermarket Sweeps.

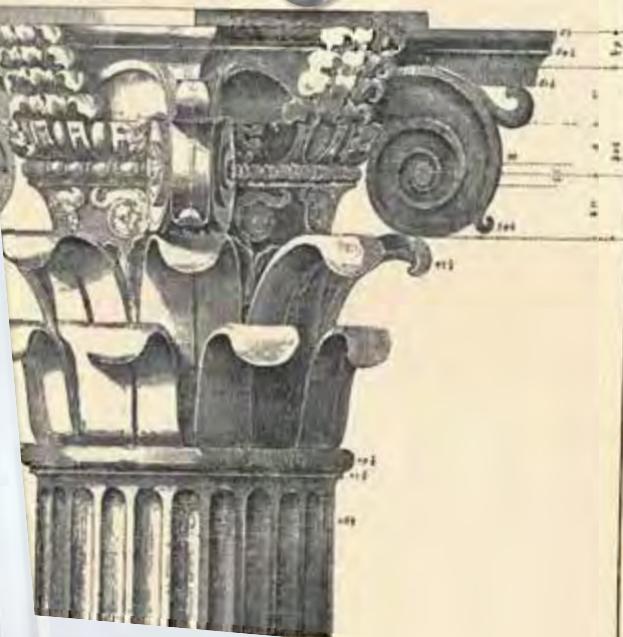


Members of our Columbus office's employee volunteer group serve Donatos pizza at the YWCA as part of the Feed the Hungry project.

Chapiteau des Colonnes dessiné sur l'angle.



Julie Italiano, Marketing Manager at Modern Office Methods (right), accepts the Kent Clapp CEO Leadership Award on behalf of her company's President and CEO, Kevin McCarthy, from Debra Green, Director of Community Outreach.



Mark Tripodi, Founder and Executive Director of Cornerstone of Hope, speaks to the crowd in Cleveland about how he and his wife turned grief from losing their son into hope for others in similar situations.

Members of the Columbus business community mingle before the Pillar Awards presentation.



Pillar Awards

For nearly two decades, the Pillar Awards have helped Medical Mutual advance the message we believe in—that Ohio companies have the power and obligation to improve the communities we serve. We once again partnered with Smart Business to bring the Pillar Awards to Cincinnati, Columbus and Cleveland in 2015.

The award ceremonies honor other companies that do what we do. Leaders across industries come together to celebrate the great things that happen when non-profits are supported by local businesses. The excitement that is in the air at the ceremonies is contagious. I hear from attendees that the awards inspire them to do more for the community.

Medical Mutual is honored to be in such outstanding company. By contributing to something bigger than our organizations, we can improve the local economy and positively impact families throughout our state.

Dear Senior Advisory Council,

Thank you for the opportunity to recognize our senior citizen volunteers, many of whom have dedicated hundreds of hours to our organization over the years. While they don't serve our community for the acknowledgement, this event allows us to thank them for their support. Their efforts go a long way to improve the lives of our clients. Thank you for supplying the platform through which we can show them how much they mean to us.

Sincerely,

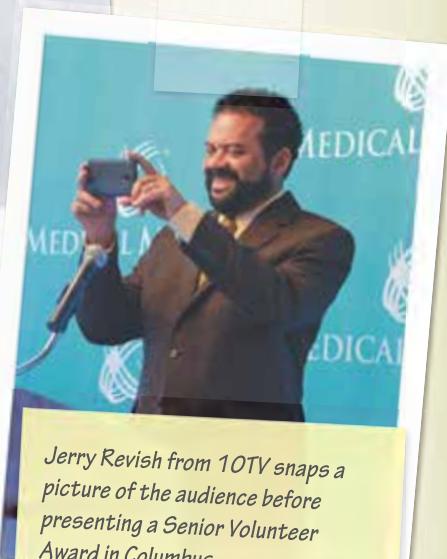
Julia R. Nack,

Director, Volunteer Guardian Program
Central Ohio Area Agency on Aging



6

Roger Reeves chats with others at this table before the Cleveland banquet. Mr. Reeves received an honorable mention for his work with the Eliza Jennings Retirement Campus at the Renaissance.



Jerry Revish from 10TV snaps a picture of the audience before presenting a Senior Volunteer Award in Columbus.



Outstanding Senior Volunteer Awards

2015 marked the 25th year Medical Mutual recognized senior citizens in Ohio who selflessly volunteer their time and talent to help others.

During the Outstanding Senior Volunteer Awards in Columbus, Cleveland and Toledo, we honor individuals who serve their Ohio neighborhoods in extraordinary ways.

The 60 seniors we recognized this year exemplify Medical Mutual's mission of improving our communities through service. I was touched by the stories of our award winners. From serving as a court-appointed guardian to delivering hot meals and educating children about zoo animals, these men and women make a remarkable impact on the quality of the lives of those around them.



Regina Brett (left), columnist for The Plain Dealer, takes a selfie with Medical Mutual employees after she gave a talk about her breast cancer journey.



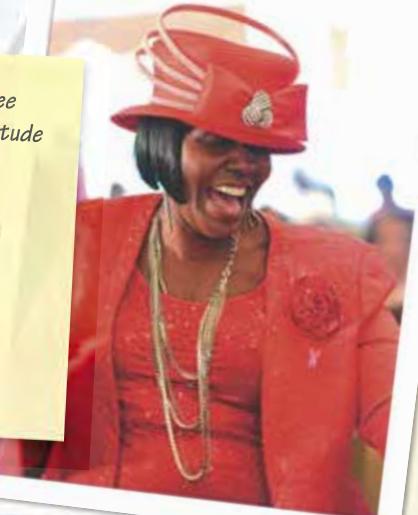
Survivors line up for the Susan G. Komen Race for the Cure Survivors March.

Breast Cancer Awareness Month

Breast cancer awareness has been a priority at Medical Mutual for two decades. We've sponsored and supported dozens of events and felt the power of survivors' stories. This year was the 20th anniversary of our Hattitude Breast Cancer Awareness Brunch. To mark this milestone, we placed special emphasis in 2015 on celebrating survivors during the events in Columbus, Cleveland and Toledo, which took place during Breast Cancer Awareness Month. We also sponsored the Survivor Ceremony at the Cleveland Race for the Cure, where Debra Green, our Director of Community Outreach and a breast cancer survivor, was the featured speaker.

WEL

A Cleveland attendee shows off her Hattitude style.



Dear Hattitude Participants,

This year's Hattitude marks a huge milestone—our 20th year. For me, this year also signifies my 20th year as a breast cancer survivor. In these past two decades, I've learned about myself and about sisterhood. I've met incredible, brave women and we've shared love, laughter and tears.

Hattitude has always been about supporting one another on our breast cancer journeys. It started as a group of Medical Mutual employees getting together to share stories and blossomed into three community events reaching hundreds of women. This year, as we remember those who are no longer with us, we also celebrate. We celebrate life. We celebrate sisterhood. We celebrate survivorship. Today we are stronger from the battles we've fought. We've stared breast cancer in the face and we've survived. In fact, we've thrived. Together.

I thank you for your continued support for this event and all you do for breast cancer awareness. Thank you for allowing us to be a part of your breast cancer journey, and for being a big part of mine. As we take part in Breast Cancer Awareness Month this and every year, remember it isn't just about the fight. It's also about the celebration of life, sisterhood and survivorship.

Sincerely,

A handwritten signature in blue ink that reads "Debra A. Green".

Debra A. Green
Director, Community Outreach
Medical Mutual of Ohio



Right: DeQuan Willoughby, Manager, Corporate Tax Compliance, and his furry friend walk to raise awareness and donations for the American Heart Association.



Northeast Ohio

Employee Volunteerism

To help kids in need succeed, SHARE volunteers coordinated a backpack and school supply drive. Employees donated more than 2,200 school supplies, including notebooks, binders, crayons, book covers and more. In August, employees stopped by an Operation Backpack location to stuff a school bus with the backpacks. Members of the Medical Mutual's SHARE team also volunteered at the Akron-Canton Regional Foodbank, Greater Cleveland Food Bank, and community fundraising walks for organizations such as Make-A-Wish and the American Heart Association, and organized company blood drives along with the American Red Cross.



A young family takes the opportunity to get outside and enjoy a sunny day by strolling in the Cleveland Metroparks.

Pride in Our Parks

We've invested in some great outdoor spaces in our neighborhoods to help keep our parks and public spaces some of the best around.

The new Medical Mutual Magic Mile joins downtown Barberton with the Ohio and Erie Canal Towpath. By connecting cities with bike and walking trails, more people have access to healthy living choices like biking to restaurants and shops. We also gave a grant to the Cuyahoga Valley National Park in support of their new visitor center.

To encourage physical fitness, we sponsored the Cleveland Metroparks' Walking Works program. Participants who walked eight of 13 designated trails received a walking stick hiking shield and a free picnic lunch.

We also partnered with Land Studio to maintain some of the vibrant gathering places in our city for residents, business and visitors. Executive Director Ann Zoller told me our donation went to support the East 4th Street beautification project.

Sir C.C. from the Cleveland Cavaliers greets a family at the Diversity Center Walk, Rock and Run.



Diversity

I'm so proud of our efforts to foster a diverse workforce. Our commitment to inclusion was recognized as "Best in Class" during the 2015 annual meeting of the Greater Cleveland Partnership, Cleveland's regional chamber of commerce. And one of our own, Amber Hulme, Vice President, Sales, was honored with a 2015 Glass Ceiling Award from the Ohio Diversity Council.

Not only do we take diversity seriously within our walls, we also partner with those dedicated to spreading the message of diversity in our communities. This year, we took a stand—as well as a walk and a run—in support of diversity as the lead sponsor for the 13th Annual Walk, Rock and Run for the Diversity Center of Northeast Ohio. Debra Green was chairwoman for the fundraising event that benefits in-school programming in nine Ohio counties, reaching more than 10,000 students in 150 schools. The center works to eliminate bias, bigotry and racism, and helps students become positive agents of change.



Beth Antal, Document Services Operator, strikes a pose during her rendition of Linda Ronstadt's You're No Good. Proceeds from the karaoke lunch went to the Harvest for Hunger campaign.

Harvest for Hunger

In May, we hosted a Brown Bag Day in our offices. Employees donated what they normally spend on lunch to the 2015 Harvest for Hunger campaign. Every dollar donated provided four nutritious meals to those in need. We shared photos of our brown bag lunches through social media using the hashtag #BrownBagDay to encourage family and friends to participate. I also sang at a karaoke event during lunchtime in our downtown cafeteria. The other brave singers and I paid to belt out tunes on stage and the proceeds went toward our campaign contribution. In addition, Medical Mutual was among the sponsors of Market at the Food Bank, a fundraising event for the Greater Cleveland Food Bank on May 3. From April 27 to June 5, Medical Mutual contributed nearly \$20,000 and 332 pounds of food to the campaign. That is enough for 75,835 meals!

College Scholarships and Mentorship

As part of our annual school district scholarship program, 179 graduating seniors in 168 districts received \$500 scholarships this year. Since launching the program 10 years ago, we have given about \$800,000 to high-achieving high school seniors.

We are also active in College Now, which helps students from more than 80 Cleveland-area high schools succeed in college. 70 students stopped by our headquarters in July to talk with our interns. This was the fifth year College Now students visited Medical Mutual to learn about adapting to college life, securing internships and staying focused.

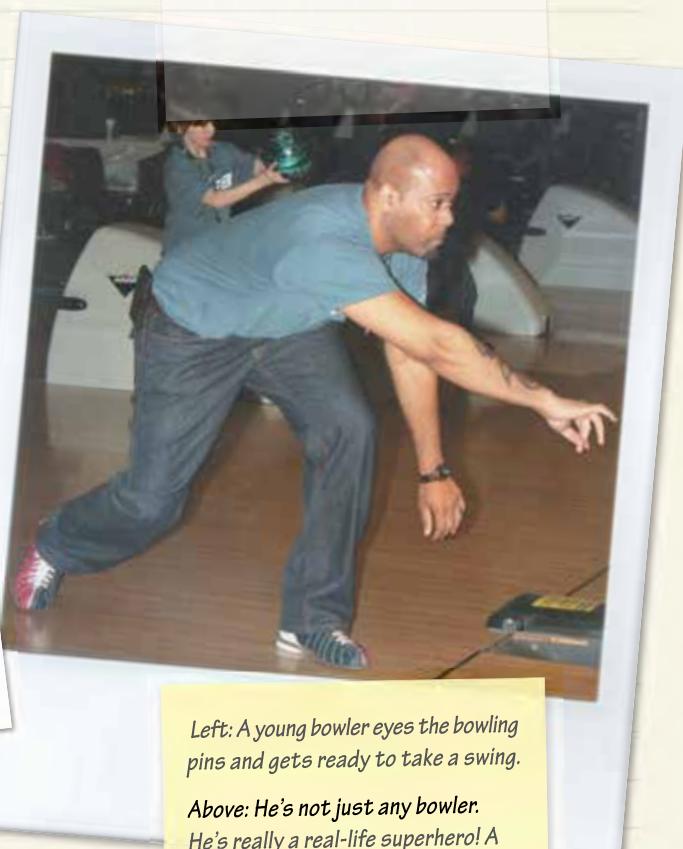
Throughout 2015, 14 employees mentored college students—many from low-income households and the first in their families to attend college—through College Now. As a company that has been around for more than 80 years, we know the value of educating the next generation of future healthcare leaders and members of our community.

This year, we increased our commitment to education by funding 14 four-year scholarships for Northeast Ohio Medical University's doctor of pharmacy students. The scholarships cover nearly 70 percent of the total cost of tuition and fees for all four years of the students' pharmacy education. In return, the students are required to work in an underserved community when they graduate.

We also provide scholarships and other support to universities and colleges across the state including Ashland University, Cleveland State University, John Carroll University, Kent State University and Notre Dame College, just to name a few.

Junior Achievement

We don't fight crime or have superpowers. But we got to be superheroes for a day at the Junior Achievement Bowl-A-Thon in March. The superhero themed fundraising event involved more than 200 employees, friends and family. We joined bowling teams with guests from junior achievement. Our everyday superheroes also participated in a silent auction to raise money in support of this great cause. Back in January, associates from our rotational program for recent college graduates went to Iowa Maple School in Cleveland. They spent the day with kindergarten and first-grade students. Junior Achievement supplied lesson plans for the associates to teach about economics and community service.



Left: A young bowler eyes the bowling pins and gets ready to take a swing.

Above: He's not just any bowler. He's really a real-life superhero! A member of a Junior Achievement Bowl-A-Thon team watches his ball roll down the lane.

CAUSE & EFFECT



Two young runners pause for a quick picture before participating in the Toledo Zoo Dart Frog Dash Kids Race.

Northwest Ohio

Employee Volunteerism

In cooperation with United Way of Greater Toledo, employees supplied much-needed labor for a variety of community projects. They helped with facility improvements at Toledo Public Schools and at two summer camps that serve the Boy Scouts and the developmentally disabled. Employees also prepared food for the poor at Cherry Street Mission and Toledo Seagate Food Bank and cared for infants and toddlers as part of the YMCA's day care service. In December, volunteers prepared holiday gift baskets for the Salvation Army.



Sensei Vanessa Duty from Allen's American Martial Arts in Toledo shows self-defense basics to a group of eager Brownie Scouts.

Girl Scouts of Western Ohio

More than 40 Brownie Scouts from the Girl Scouts of Western Ohio visited our Toledo office to participate in My Best Self Badge Day on May 23. Employees volunteered to teach the girls, ages 8 to 10, about healthy living. The troops participated in four sessions designed to build self-esteem and healthy habits to earn a badge. They visited our fitness center to learn about different forms of exercise and met our nurses, who talked about how they help keep people healthy. The day was such a hit that we hosted a similar event in the fall for older scouts.

Toledo Zoo Dart Frog 5K

Medical Mutual was the title sponsor for the Toledo Zoo Dart Frog Dash 5k held this May at the zoo and in the surrounding neighborhood. More than 1,500 runners participated in the adult race and kids' fun run. Money raised from the event was used by the zoo to purchase an Eurasian Eagle Owl, the largest owl species on the planet.



Left: Members of the Toledo School for the Arts steel drum band set the mood with upbeat beach party music.

Above: Friends take a break from food and entertainment to soak up the sun.

Barefoot at the Beach

We were once again the presenting sponsor of one of the largest fundraisers in Toledo—the annual benefit for the Boys and Girls Clubs of Toledo, Barefoot at the Beach. On August 15, employees volunteered to set up, help run and clean up after the event. It was a gorgeous day for the 1,500 attendees at the sandy and sunny Lake Erie beach in Maumee Bay State Park. The money raised goes to support programs for children living in the inner city and provides a safe environment for them to learn, grow and play.

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Account Administrator Rebecca Smith poses with fitness center manager Jen Jeffery before the dragon boat race.



Benefit Coding Specialist Brenda Beauregard and her co-workers row their way into second place in Division D.

Dragon Boat Summer Learning Festival

We sponsor the Toledo Dragon Boat Summer Learning Festival because it combines two initiatives important to us at Medical Mutual—education and healthy living. This June, 25 employees raced in this exciting water sport to raise money for Partners in Education. They competed against nearly 40 teams from other area businesses. The competition took place on National Summer Learning Day to spread awareness about the value of summer learning for our nation's youth. More than 5,000 spectators cheered on the competitors. Even though our team, MMOMentum, didn't come in first place, they certainly got a great workout and helped raise money and awareness for this great cause.



Diocese of Toledo Bishop Daniel Thomas (center) and Reverend J. Douglas Garand, Pastor of St. Augustine Parish in Napoleon, stand with parishioners outside the Pennsylvania Convention Center.

Diocese of Toledo

Through a Medical Mutual grant, 12 families made the journey from Toledo to Philadelphia for the World Meeting of Families, which this year centered around the impact of families' love on our society. Pope Francis, on his first ever visit to the United States, even made a stop at the conference. Our sponsor families used their time to learn about the effect families have in their neighborhoods and the role they play in strengthening the Diocese of Toledo.



Left: International solo artist and five-time GRAMMY® nominee Matt Maher sings one of his hit songs.

Above: A group of students sing along to Exclaim! headliner Francesca Battistelli, a six-time Dove Award winner.

Exclaim!

We support our customer, Diocese of Toledo, each year by helping them to stage Exclaim!, their summer family festival. More than 10,000 people gathered during a hot day in July to hear performances by international recording artists and local talent, participate in arts and crafts, play outdoor games and enjoy concessions. Throughout the day, attendees could also join sessions about the reality of human trafficking in Toledo and what can be done to make a difference.



Our partnership with the City of Columbus and CoGo furthers our mission to help Ohioans lead healthy lives.

Central Ohio

Employee Volunteerism

Our 60 Columbus-area employees spent time throughout the year volunteering their time and money in support of some great local organizations. In the wintertime, the office donated \$10,000 to YWCA as part of our Mutual Appreciation Feed the Hungry project when eight employees served Donatos pizza to YWCA clients. Medical Mutual volunteers stopped by YWCA again on a beautiful spring day and got down to earth, tilling soil and pulling weeds. This fall, we collected 40 backpacks filled with school supplies to donate to children in need.

Mandy Jones (left) and Shawnie Kelley have fun at ROX's 3rd annual Girls Without Limits fundraising event in Powell.



Ruling Our Experiences

Ruling our Experiences, or ROX, is a 20-week program for fourth through 12th-grade girls. It helps young women deal with bullying, body image, career development and leadership. Medical Mutual first got involved with ROX when Vice President Amber Hulme joined its board. Now, we participate in the ROX Annual Campaign, for which we provide a matching grant. This year, some of our employees even participated in a self-defense class with ROX. Not only did it build confidence, it was also a great workout!

CoGo

In July, we celebrated the first year of our five-year sponsorship of CoGo, the bike-sharing service in the capital city. Riders made use of CoGo's 41 stations and 365 bikes and took nearly 37,000 trips covering 103,000 miles in the first year of our sponsorship. They burned more than 4 million calories and saved 70,000 pounds of carbon from being burned in fossil fuels.



Melinda Brown
Client Manager

Rick,

Here at Medical Mutual we're like an extended family, so we know the importance of family values. I was given the opportunity to pay it forward and get involved with a great organization that helps families in our community. I served on this year's Evening of Light Steering Committee benefiting the Alvis House and helped to spearhead the silent auction along with my colleague, Jeff Fleming. It was rewarding to meet and work with the amazing folks working at and served by Alvis House. I look forward to continuing our support for the organization in 2016.

Melinda

10 W. Broad Street, Suite 1400 Columbus,



Denise Robinson (left), President & CEO of Alvis House and Melinda Brown enjoy the fruits of their labor during Evening of Light.

Alvis House

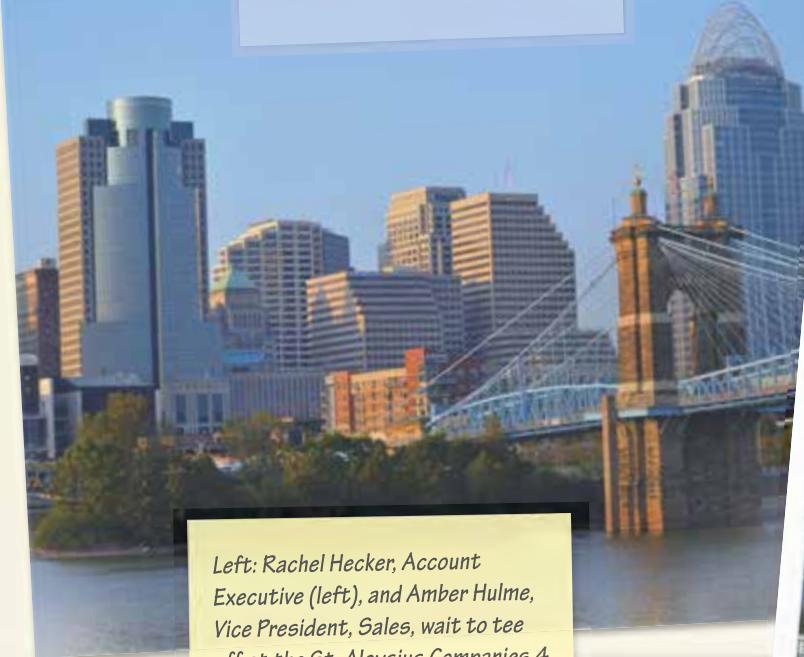
For four years, Medical Mutual has supported Alvis House, a non-profit that promotes personal responsibility and healthy lifestyles. We became more involved in 2015 by sponsoring Evening of Light, Alvis House's signature fundraising event. Employees from our Columbus office served on the event's steering committee and helped to raise a record-breaking \$185,000 for the Alvis Family and Children's program.

American Heart Walk

So much of what we do in the community is to promote healthy living. That's the motivation behind our Columbus employees' efforts to raise money and awareness for the American Heart Association. On August 22, our employees participated in the organization's annual walk. In the weeks leading up to the event, we held ice cream sales in our office to raise funds for their wellness campaign.

Walk for Wishes

On July 25, Medical Mutual sponsored the 16th Annual Medical Mutual Walk for Wishes to help raise funds for Make-A-Wish Ohio, Kentucky and Indiana. More than 1,500 walkers, sponsors and volunteers came together at Arch Park in downtown Columbus to spread hope, strength and joy to children with life-threatening medical conditions. Participants of all ages enjoyed a 5k walk through the park followed by music, food and fun at the finish line. They also had the opportunity to meet wish families and see first-hand how their contributions can make a difference in a child's life. Medical Mutual raised money to support the cause during a building-wide bake sale and ice cream social.



Left: Rachel Hecker, Account Executive (left), and Amber Hulme, Vice President, Sales, wait to tee off at the St. Aloysius Companies 4 Kids Golf Classic.



Southern Ohio

Employee Volunteerism

Our Cincinnati office is small but mighty, and it is growing! We moved to larger offices in February and donated supplies and furniture we no longer needed to the Matthew 25 Ministry, an international humanitarian aid and disaster relief organization based in Cincinnati. And because the donated goods need to be sorted, packaged and put on pallets for shipment to destinations all over the world, we visited the organization in November to help out. Cincinnati employees also worked hard to collect canned goods for the Lebanon Food Pantry.

Women of Distinction Awards

Medical Mutual sponsored the Women of Distinction Awards, which were presented in March during a banquet held by our customer Girl Scouts of Western Ohio. This year's recipients inspire the next generation to live healthy lives and grow up to be positive community leaders.

Light Up the Night

We are proud to have sponsored Light Up the Night, a '70s themed event with raffles, silent auctions, a deejay and, of course, groovy tie dye. Proceeds raised go to Women Helping Women to provide crisis intervention and support services for survivors of sexual assault, domestic violence and stalking in Hamilton and Butler counties.

Lykins Energy Solutions Charity Golf Outing

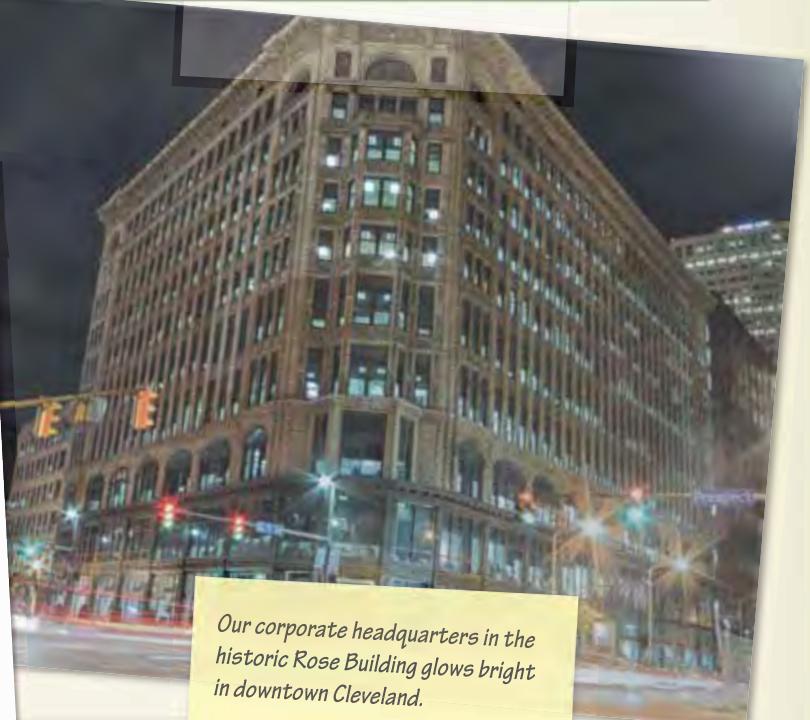
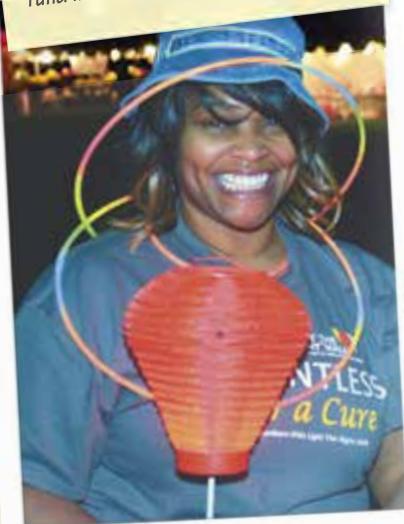
It was an honor to sponsor the 26th Annual Charity Golf Outing benefitting Court Appointed Special Advocates for Clermont Kids. The event raised \$60,000, more than the organization's operating budget in 2014! This money will help recruit and support volunteer advocates for hundreds of abused children in the court system.

Companies 4 Kids Golf Classic

Medical Mutual sponsored the 13th annual Companies 4 Kids Golf Classic in support of St. Aloysius Orphanage. George Foster of the Cincinnati Reds joined participants for a round of golf, silent auction and dinner to raise money to support services for children and families touched by behavioral disabilities.

CAUSE & EFFECT

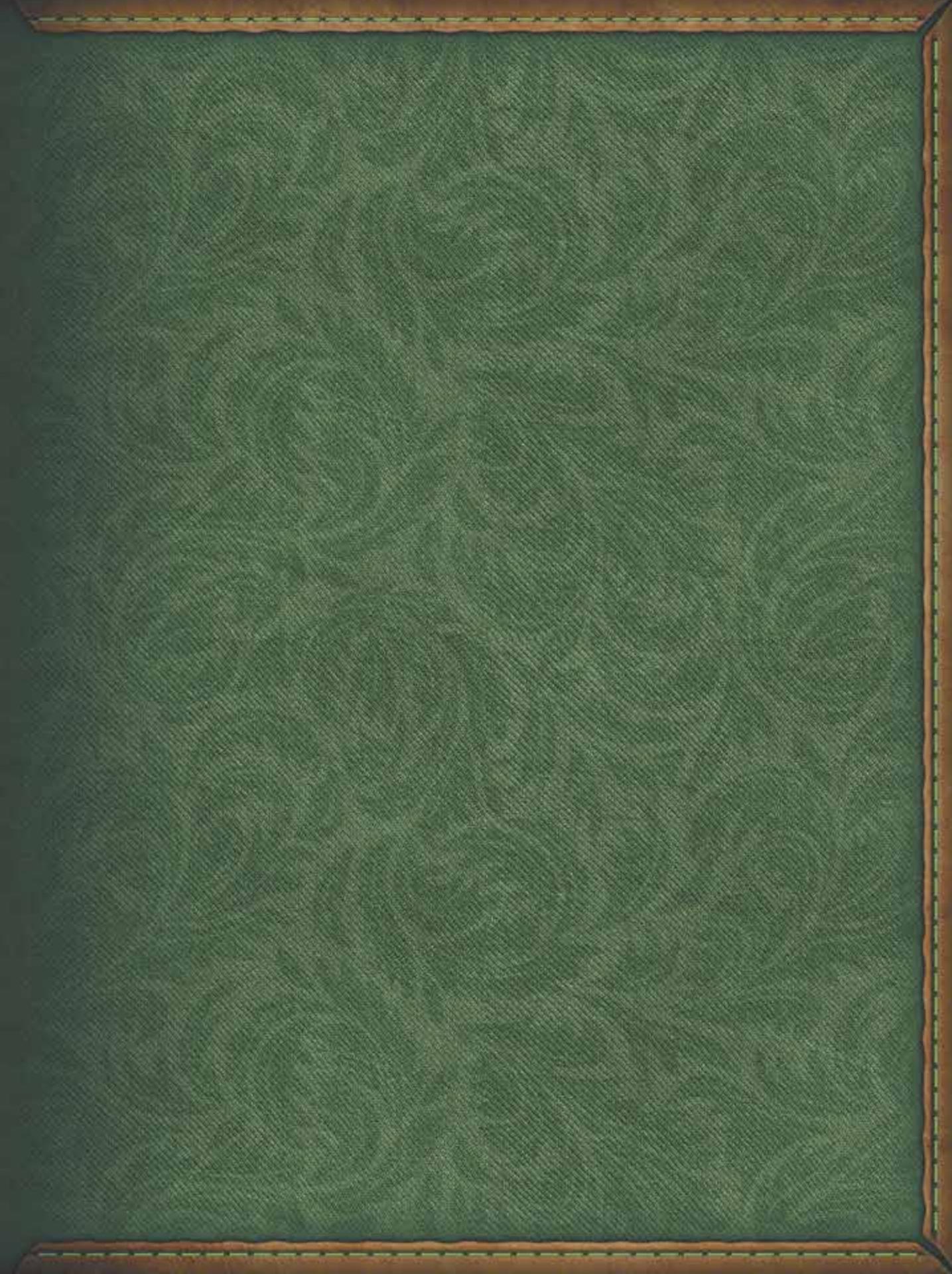
Traci Haynes, Sr. Community Outreach Specialist, joins hundreds of cancer survivors, friends and family members for the Leukemia & Lymphoma Society's Light the Night Walk. The annual event helps fund life-saving cancer research.



Our corporate headquarters in the historic Rose Building glows bright in downtown Cleveland.

Looking Forward

At Medical Mutual, we operate for the benefit of our members and the organizations we do business with. This means we actively support and participate in organizations that strengthen the health and wellbeing of the communities we serve. As we look to the future, there is still much uncertainty in the health insurance industry. But I remain confident in our ability to provide superior value and create peace of mind for our customers. We continue to achieve this through our commitment to providing the best care to our members and enhancing the quality of life for all Ohioans.





MEDICAL MUTUAL
2060 East Ninth Street
Cleveland, OH 44115-1355

