

ENGAGING • INVESTING • HONORING • APPRECIATING

2018 REPORT TO THE Community



Official Health Insurer of Everything You Love



MEDICAL MUTUAL®

COMMUNITY REPORT 2018

A color photograph of a young woman with blonde hair tied back, wearing sunglasses on her head and a blue t-shirt. She is wearing yellow and black work gloves and is smiling while working on a hedge with a trimmer. The background is a green lawn.

*Care Management
intern Noa Katz
landscapes
during the Young
Professionals SHARE
Day for Greater
Cleveland Habitat
for Humanity.*

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Welcome

Change starts in our own backyard.

For Medical Mutual, that's Ohio, where our company, customers, members and employees live and work. As I look back on this past year, I'm amazed at our continued commitment to driving change in our backyard and beyond.

Even though the effort starts in Ohio, the influence of our initiatives is far-reaching. Working with food banks helps families and communities. Providing scholarships educates the next generation of leaders. Supporting a local zoo connects us to global conservation projects.

In this year's Report to the Community, we reflect on what we've done statewide that transcends boundaries and creates a lasting impact. We focus on how we engage in our communities by volunteering, mentoring and helping those in need. We explore the ways we invest in programs that support lifelong learning, promote the arts and encourage healthy lifestyles. We highlight the ways we honor those who've made a lasting impact. And we look at how we show our appreciation to our customers, who are the heart of our company and the reason we've been dedicated to serving Ohioans since 1934.

While I'm proud of our many accomplishments this year, I'm always striving to set our goals higher so we can positively affect more people. I hope you're inspired by what you read and that it encourages you to look at what you can achieve in your own backyard.



Rick Chircosta
Chairman, President & CEO

Meet Our RVPs



Rich Wallack

REGIONAL VICE PRESIDENT, **NORTHEAST**



With more than 25 years at Medical Mutual, Rich Wallack has taken on many roles in the community. He frequently spends time working with many of our nonprofit customers. Rich takes a special interest in working with young people to help shape tomorrow's leaders.

He serves as a board member for the Boys & Girls Clubs of Cleveland and the Bowling Green State University College of Business Leadership Council, and is a past president of the Mentor Baseball League. He also sits on the boards of the Cleveland Leadership Center and Mercy Health Foundation.



Doug Kuczynski

REGIONAL VICE PRESIDENT, **NORTH CENTRAL**



Doug Kuczynski has held a variety of positions since he joined Medical Mutual in 1992. Being active and present in the community helps him understand the needs of the region and our customers. Doug is a board member of the Greater Akron Chamber and Akron Community Foundation, and has also served on the boards of Habitat for Humanity of Summit County and Victim's Assistance Program. He is a graduate of Leadership Akron, a training program designed to diversify community leadership and strengthen collaboration to keep Akron moving forward.

Meet Our RVPs

Welcome.



Ben Stoffer

REGIONAL VICE PRESIDENT, EAST-SOUTHEAST



Ben Stoffer's personal and professional experience in his region has helped Medical Mutual build our business and community relationships since 2012. His diverse interests and community support are symbolic of his widespread presence in East and Southeast Ohio. He serves as vice chairman of the Pro Football Hall of Fame Game, holds a seat on the Canton Chamber of Commerce Business Excellence Awards Committee, is president and scholarship chairman of the Unique Club of Stark County and is a member of the Louisville City Schools Business Advisory Council.



Amber Hulme

REGIONAL VICE PRESIDENT, **CENTRAL**



Amber Hulme has helped grow Medical Mutual's presence in the Central region since 2007. She is passionate about empowering women and girls, and is on the boards of the YWCA of Central Ohio and Ruling Our eXperiences (ROX), organizations that provide women and girls with the knowledge and skills necessary to live healthy and productive lives. Amber also serves on the boards of several other organizations, including the Ohio Health Foundation and AAA Ohio Auto Club.

Meet Our RVPs



Chad Francis

REGIONAL VICE PRESIDENT, **SOUTHWEST**



Chad Francis joined Medical Mutual in 2016. He is a lifelong resident of the Southwest Ohio area and is active in the business and civic communities around Cincinnati and Dayton. Chad dedicates much of his time to working with young people through education initiatives, sports and leadership programs. He is a board member of The First Tee of Greater Miami Valley, which introduces young people to golf in communities without access to such programs, helps build character, instills life-enhancing values and promotes healthy choices. Chad also spends time as a volunteer coach and raising funds for local charities.



Frank Bloomquist

REGIONAL VICE PRESIDENT, **NORTHWEST**



Frank Bloomquist has been with Medical Mutual since 2015. As a respected member of the business community, he is raising our profile as a Toledo-area leader. Frank is devoted to customer service, and he believes that our employees must focus on improving themselves every day. His dedication to helping others develop personally and professionally led him to serve on the boards of the Toledo Chamber of Commerce, United Way of Greater Toledo, Boys & Girls Clubs of Toledo and Ottawa Hills Schools Foundation.

Volunteering IN THE COMMUNITY



Engaging

Giving our time in the service of others.



Mackenzie Husmann, Jami Szafarski and Desmael Leigh lend a hand at the Greater Cleveland Habitat for Humanity on their SHARE day in June

SHARE Days



We're very proud that our SHARE (Serve/Help/Aid/Reach/Educate) Days continue to grow in popularity and in the impact they make on our communities. SHARE Days give our employees an opportunity to spend one work day per year volunteering with a select organization. This year, we contributed 175 days of our time to 12 valued customer organizations in the Cleveland and Toledo areas.

Employees from our Cleveland office worked with the Emerald Development and Economic Network, CHN Housing Partners, Greater Cleveland Habitat for Humanity, Recovery Resources, the Greater Cleveland Food Bank, Boys & Girls Clubs of Cleveland and the Greater Cleveland Sports Commission. Our Toledo employees volunteered at the American Red Cross, Toledo GROWS, Cherry Street Mission Ministries, United Way of Greater Toledo, Humane Ohio and The Salvation Army.

*Opposite page, clockwise from top:
Stephanie Mueller and Doris Marzolo
at the USA Triathlon National
Championships in Cleveland; Debra
Grabowski shows her gardening skills
at Toledo GROWS; Michelle Redding
and Derek Dorsey use their talents to
restore a bench at Recovery Resources
in Brooklyn*

We worked with organization leaders to identify areas of need and improvement projects that could use our assistance. Nearly 200 employees volunteered their time and talents. They pitched in and got their hands a little dirty doing some painting, cleaning, landscaping and other tasks.

Every year, we get feedback from our employees saying how much they enjoy having the chance to assist these organizations. After volunteering this year, one employee said, "This event was a fantastic experience. I enjoyed getting to know Medical Mutual employees I hadn't met before while helping out in a fun way! It was great to see our team of 20 or so volunteers knock out the location's to-do list very quickly and efficiently."



*Data Science intern
Awura Ama Olarbi
spends her SHARE
day beautifying the
property at Greater
Cleveland Habitat
for Humanity*



Helping THOSE IN NEED



*Customer Resolution Specialist
Kenisha Bey packs school lunches
as part of an assembly line at the
Greater Cleveland Food Bank*

Food Drives and Holiday Giving



Did you know that in Ohio, one in seven people struggles with hunger? That's nearly 1.8 million of our fellow Ohioans.

The numbers are worse for children, where one in five children, nearly 530,000, struggles with hunger. Those numbers are troubling to all of us at Medical Mutual, and drive us to work with food banks across the state to help feed those who are in need.

This year, we sponsored Market at the Food Bank, an event at the Greater Cleveland Food Bank (GCFB). As the largest hunger relief organization in Northeast Ohio, the GCFB's mission is to make sure everyone in our communities has the nutritious food they need every day. This event showcased the food bank's

distribution facility and raised more than \$330,000 to provide nutritious meals all year long.

Through fundraisers, volunteer opportunities and food collection, employees throughout the state have supported the food banks in their area. The Toledo office's Christmas in July raised funds for the Toledo Northwestern Ohio Food Bank. Volunteers from our Copley office spent a day helping out at the Akron-Canton Regional Food Bank organizing, sorting and packaging donations.

Our employees donated money and participated in raffles for various prizes, collecting more than \$25,000 for Harvest for Hunger, an annual awareness campaign



Gaby Hubbard, Debra Baldridge, Shelly Singleton and Monique Fisher collect gifts for foster children in Cuyahoga County

aimed at fighting hunger in 21 Ohio counties. This money will provide more than 100,000 nutritious meals to those who need it. In addition to fundraising, employees collected non-perishable food items and many volunteered their time sorting food and helping with other tasks.

The year-round spirit of giving at Medical Mutual really shines during the holidays. This past year, employees provided gifts for 150 foster children and teens at Cuyahoga Job and Family Services and St. Aloysius in Cincinnati. Both of these organizations do a tremendous job serving the needs of underprivileged children in their communities. Medical Mutual also helped St. Aloysius refurbish its gym, which had not been updated since

it was built in 1930. Now, the kids have a safe, vibrant, modern gym where they can shoot baskets, exercise and participate in fun activities.

Employees in our Copley office showed their generosity by making sure local families in need had gifts to open during the holiday season. An adopt-a-family tree was set up and decorated with paper ornaments that had names and gift ideas. Employees helped make local families' holidays a bit brighter by purchasing gifts off their wish lists. We felt the true spirit of the holiday season by sharing kindness and caring for others in the community.

Mentoring FUTURE LEADERS



Manager of Corporate Tax Compliance DeQuan Willoughby works with a True2U mentee

True2U and College Now

 Our employees are dedicated to mentoring. Many of them benefited from mentoring in some point in their lives and are eager to give back. In total, nearly 50 Cleveland employees dedicated their time to helping students with personal development and career exploration.

For the past four years, we have participated in the Cleveland Metropolitan School District's True2U program, which guides eighth graders as they prepare for the transition to high school and beyond, and helps ready students for success by introducing them to a variety of career options. Every month, our employees assist the students with setting goals, identifying skills and strengths, and career counseling.

Medical Mutual also promotes the College Now mentorship program, where our employees offer college guidance, career advice and networking resources to the scholarship recipients. The program has shown great success—in the first three years, student retention rates rose seven percentage points.

Mentoring is a fulfilling way to give back to the community and guide students toward a promising future. Medical Mutual mentors are quick to say that they learn and grow from their relationships with their mentees, helping to encourage a culture of lifelong mentoring.

A photograph of a circus performance. A female aerialist is suspended in mid-air, performing a complex maneuver on a set of blue and white silks. She is positioned centrally, with her body arched and legs pulled towards her chest. Below her, a large, diverse crowd of spectators fills the foreground and middle ground, looking up at the performance. The background features a dark stage set with arched windows and signs, including one that reads "DEVONSHIRE & BROMLEY". The lighting is dramatic, with spotlights illuminating the performer against the dark background.

Investing

Focusing our resources where they can have the most impact.

Supporting EDUCATION



United Way Corporate Derby Challenge™



What do Medical Mutual and the All-American Soapbox Derby® have in common? Both were started in Ohio in 1934. And, in 2018, we showed our support for the Derby when employees from our East-Southeast and North Central regions put on their racing caps for the United Way Corporate Derby Challenge. This lively event gave our team the opportunity to build and decorate a soap box car in company colors, then put the wheels to the test in a race against fellow area organizations. Ben Stoffer, vice president of sales for the East-Southeast region, took the helm as our soap box driver.

We were delighted that our participation benefited both United Way and The All-American Soap Box Derby.

The team from our Copley office enjoys a day at the races at the Soap Box Derby in Akron





United Way is committed to advancing the common good through the power of community involvement, while The Soap Box Derby, administered by the Akron-based International Soap Box Derby®, aims to build knowledge and character through collaboration and fair and honest competition. The Soap Box Derby leverages kids' auto and racing interests to introduce Science, Technology, Engineering and Math (STEM) education in an exciting, engaging way. Racers compete throughout the world for a shot at The All-American Soap Box Derby World Championship Race, held each July at the world-famous Derby Downs in Akron.

While we didn't qualify for the championship race, we brought back plenty of memorable experiences—all for a very worthy cause.



RVP Ben Stoffer gets ready to drive the Medical Mutual car

Supporting EDUCATION



The Literacy Cooperative CLE-BEE



In Cuyahoga County, 47 percent of residents over age 16 have literacy skills below the eighth-grade level—a challenge we want to help resolve.

For the second year in a row, Medical Mutual participated in the Cleveland Corporate Spelling Bee, nicknamed the CLE-BEE. The event raises money for The Literacy Cooperative, a Cleveland-based organization that raises awareness about low literacy rates and builds literacy skills that are fundamental to school, work and family responsibilities.

The event was an exercise in friendly competition among local organizations that are also committed to serving our communities. We're proud of our Medical Mutual team for bringing home a "swarm" trophy for the second time!

Try challenging friends and family to a healthy dose of competition by spelling a few of this year's CLE-BEE words: asymptote, obduracy, ecclesiastical, acquiesce, tchotchke and tubuliflorous.



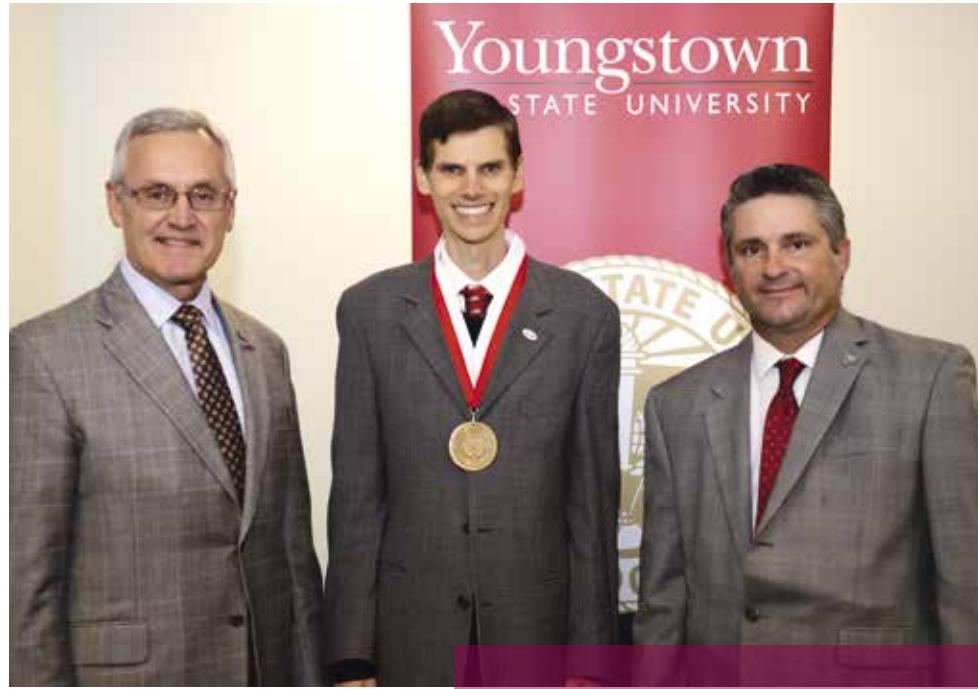
Scholarships



Medical Mutual has a long history of providing students across the state with valuable scholarships. We know that helping talented students pursue their academic dreams builds a stronger future for Ohio communities. Since 2005, we've awarded scholarships and grants through the Medical Mutual Scholarship Fund.

This year, we made a donation to the Toledo Public Schools Foundation that will directly benefit students, including enhancing STEM education. We also awarded scholarships to 20 students in Columbus City Schools, and 100 scholarships to other students from districts statewide to help pay for college.

We work with schools across the state to build dynamic programs to equip students for success. This year we partnered with our customer Youngstown State University (YSU) to support emerging leaders in actuarial sciences. This field, perplexing to many, is integral to insurance organizations.



Actuarial science involves assessing risk using mathematical and statistical methods. Within health insurance organizations, actuaries predict healthcare events and costs. Employment in this field is projected to grow 22 percent by 2026, much faster than the average for all other occupations.

The Medical Mutual Scholarships in Actuarial Science will be available to YSU undergraduate and graduate students. Additionally, the Medical Mutual Endowed Professorship in Actuarial Science will help fund the salary of a professor of actuarial sciences to teach undergraduate and graduate courses, maintain an

YSU President Jim Tressel and RVP Ben Stoffer award Dr. Thomas Wakefield the Medical Mutual Endowed Professorship in Actuarial Sciences

active agenda in research and serve as a nationally-recognized scholar of actuarial science.

As an organization committed to fostering lifelong learning, as well as one that relies on the knowledge and discipline of actuaries, we are honored to support an important learning center, their students and the actuarial science field through these scholarships.

Patronizing THE ARTS



Pandemonium 2018: Labyrinth of Desire



Where can you find an aerialist performing with smooth silk scarves, delicacies from local chefs, invigorating performances on 18 different stages and the spectacular, original creations of nearly 300 artists under one roof? It could only be at Pandemonium, the annual fundraising extravaganza benefiting Cleveland Public Theatre (CPT). During this year's gathering, Rick Chiricosta was presented with the PAN Award in recognition of his and Medical Mutual's philanthropic efforts supporting arts, health and wellness, and other organizations that support Ohio communities. Pandemonium was the party of the year, collecting nearly \$400,000 for CPT's mission of raising consciousness, developing groundbreaking work and engaging underserved communities. We share CPT's belief in celebrating the artist in us all.





Rick and Sheila Chiricosta enjoy the evening with their family



Patronizing THE ARTS

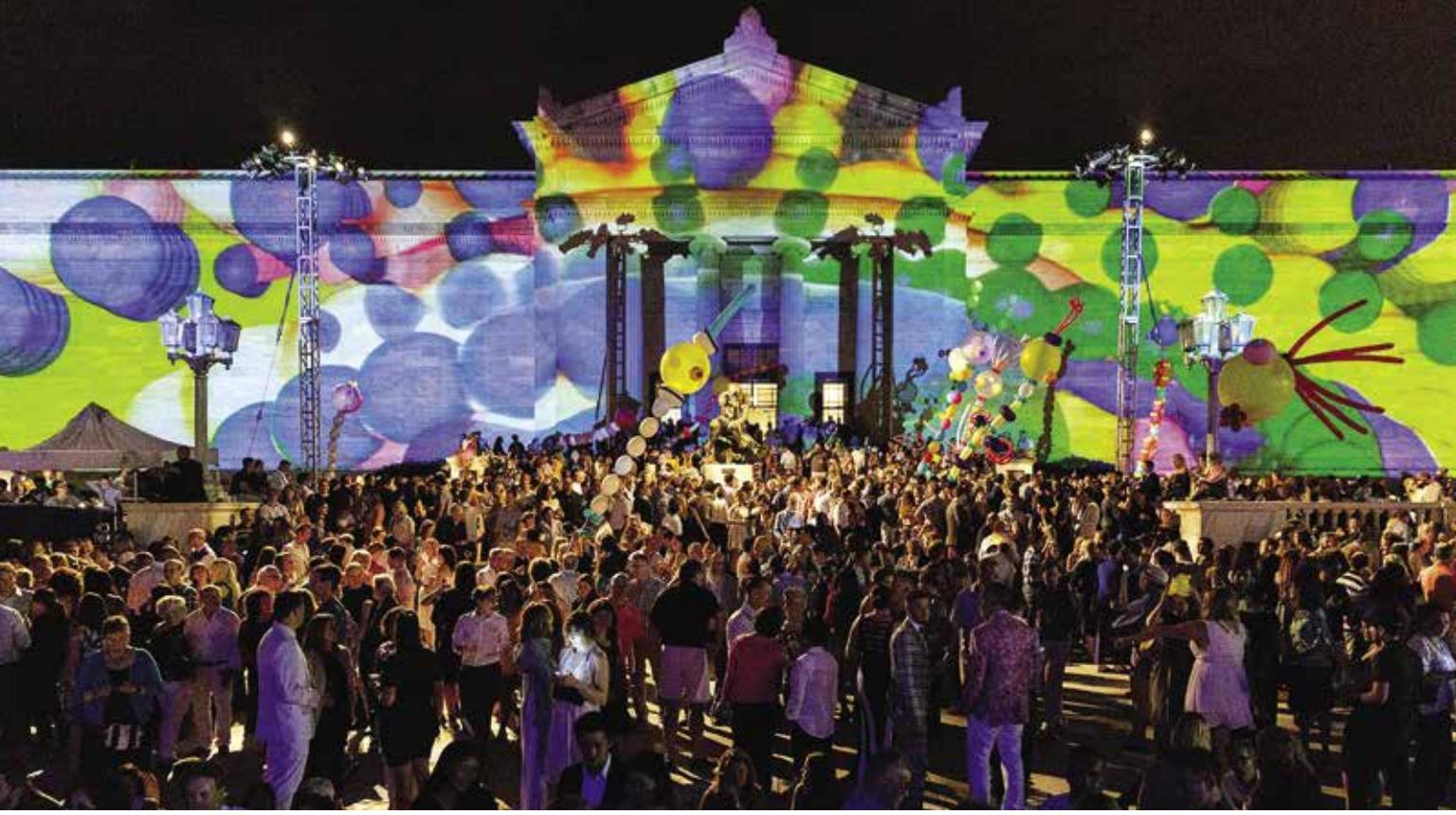


LOADED at MOCA Cleveland



The Museum of Contemporary Art's (MOCA's) annual free concert series LOADED highlights experimental music and sounds through live performances that saturate the senses. MOCA's current exhibitions inspire weekly themes for this eclectic, curated music program, exploring the connection between all the arts. LOADED features artists from Northeast Ohio and beyond who perform on MOCA's loading dock-turned-stage. We were proud to sponsor this year's series, which kicked off with a show featuring post-punk and electronic bands, a visual projections display and the BOUND Art Book + Zine Fair.





Solstice 2018

 The 10th annual Solstice party at the Cleveland Museum of Art welcomed 6,000 fun and funky Greater Clevelandersto celebrate the summer solstice with cutting-edge music and art. Medical Mutual's sponsorship of this sold-out event helped showcase talent from across the globe and encouraged patrons to explore the museum's galleries all night. Video art, musical performances and guided tours captivated the enthusiastic crowds. We were thrilled to share our appreciation for local and global artists at this unique event.



Promoting WELLNESS



Only one in three children are physically active every day, and children now spend more than seven hours a day in front of a screen. Knowing that regular physical activity is key to building healthy habits for a lifetime, we partnered with customers to provide programs for kids that encourage healthy lifestyles.

Cleveland Cavaliers Fit As A Pro

 Medical Mutual was once again proud to be the co-presenting sponsor of the Fit As A Pro annual wellness campaign, which encourages two of the most critical behaviors in developmental years—healthy eating and physical activity. Balanced diets help kids maintain a healthy body weight and lower their risk of health conditions

like heart disease, diabetes and cancer. Regular exercise benefits their physical and mental health too, as higher levels of exercise are associated with improved cognitive performance among students.

Fit As A Pro featured fitness challenges and nutrition education, led by Cleveland Cavaliers players and coaches, to help spur interest in maintaining a healthy lifestyle. The program included workout tutorials and a “gym class takeover” with Cavs mascots and arena hosts.

Cleveland Browns Legends Clinics



Medical Mutual offered local kids an unforgettable experience by sponsoring the inaugural Cleveland Browns Legends



Clinics this summer. Cleveland Browns alumni and high school coaches hosted five youth football clinics at recently renovated fields in the Cleveland Metropolitan School District. The clinics were open to boys and girls ages 8-14 who wanted to improve their skills.

Players and coaches offered tips and hands-on instruction, and kids participated in fundamental skills stations, contests and non-contact games in a high-energy environment. Nearly 700 kids participated over the five-day

period, marking a success for the Browns and the students.

Western & Southern Open Family Zone

One of the biggest international sporting events happens each year in Cincinnati at the Western & Southern Open, a 10-day tennis tournament that brings in the world's best players, like Roger Federer, Novak Djokovic and Serena Williams. Cincy Tennis, our customer, is the driving force behind this exciting event.

This year, we debuted the Medical Mutual Family Zone, an interactive area where kids and families could enjoy activities between matches. Kids learned to play tennis on the 10-and-under courts where instructors from the United States Tennis Association taught tennis basics, including groundstrokes, footwork and scoring. There was also a tennis-related toss-up game for a bit of competition among families and friends.

Promoting WELLNESS



The Columbus Sales team of Sara Pryor, Jonathan Glick, Amber Hulme and Ted Georges enjoy the festivities and the ducks at Zoombezi Bay



Zoom Duck Derby & Walk

 The Alpha Group is one of Delaware County's largest nonprofit providers of services to individuals with developmental disabilities. This year, we were the presenting sponsor of the inaugural Zoom Duck Derby & Walk, the organization's most successful fundraising event ever. Held at the Columbus Zoo and Aquarium, the event featured a wellness walk followed by the main event—a rubber duck race down the lazy river in the Zoombezi





Bay water park. Ducks could be "adopted" for \$5 each or in bundles for more chances to win. The three winning ducks earned a total of \$5,000 in cash prizes. Of the nearly 5,000 total ducks in the race, 455 were adopted by Medical Mutual employees. Our contribution helped the Alpha Group raise more than \$24,000 to continue its mission of offering individuals with disabilities an array of quality programs and services that enable them to achieve and, hopefully, exceed their goals.



Medical Mutual Dart Frog Dash

Each year, the Toledo Zoo & Aquarium raises funds to support its conservation efforts around the world. The Dart Frog Dash, named for a small, poisonous frog native to Central and South America, is a 5K run and fun run, and one of the Zoo's major fundraising events. The money raised benefits the Zoo's Wild Toledo program, which does unique conservation work in Northwest Ohio. It also benefits other initiatives such as Polar Bear International, a group devoted to conserving polar bear habitats

through research and monitoring; Monarchs: Midwest to Mexico, a captive rearing program at the Zoo for Monarch butterflies that has successfully bred, tagged and released more than 2,500 monarchs for fall migration; and a partnership with the Save the Tasmanian Devil Program to help study and conserve this iconic species. Knowing our involvement can help endangered wildlife and ecosystems around the world redefines what we mean by community support.

Walk, Rock, Run



In May, Medical Mutual was the presenting sponsor of the 16th

Annual Walk, Rock & Run, held at the Rock & Roll Hall of Fame and Museum. It featured a 5K run as well as 1-mile and 3-mile walks and fun for the whole family on the Rock Hall plaza. Medical Mutual's own Steffany Larkins, executive vice president and chief revenue officer, served as the corporate chair for the event. The event supported the Diversity Center of Northeast Ohio and its important mission of eliminating bias, bigotry and racism.

Applauding SENIORS

Courtis Fuller of
WLWT-TV hosts the
Cincinnati Outstanding
Senior Volunteer Awards



Honoring

Saluting the best of our state.



*Award winner JC Robinson
of the Alzheimer's Association
of Greater Cincinnati*

Outstanding Senior Volunteer Awards

 The Outstanding Senior Volunteer Awards are a staple in our community agenda. We're proud of how this series of events has grown over the years and how much it means to honorees and guests. When the awards began in 1990, we had no idea it would become so highly anticipated for so many.

Our Senior Advisory Council, comprised of Medical Mutual employees and senior advocates, selects each award recipient. The Council reaches out to community organizations throughout Ohio to nominate seniors, age 60 or older, who dedicate their time and experience to making a difference in their region.

This year, more than fifty amazing volunteers were recognized and sixteen were honored with an award



*Award winner Terry Howarth
receives his boutonniere in Toledo*



Fatima Satterwhite (left), provider analyst and Senior Advisory Council member, presents an award to Beverly Freeman of SAFIRI Rites of Passage of Cleveland

at ceremonies in Cleveland, Columbus, Toledo and Cincinnati. Upgrading technology at the Boys & Girls Clubs, serving warm meals to the homeless, educating zoo visitors about conservation and creating an arts program for those living with Alzheimer's are just some of the ways these seniors enrich our state.

These awards are our special way of thanking seniors who are always working toward a better tomorrow for future generations. They set themselves apart with their tireless enthusiasm and passion for change. We can all follow their example by becoming more directly involved in our communities.

Above, right: RVP Frank Bloomquist presents Anna Plantz of Helping Hands of St. Louis Catholic Charities with a Platinum Award; Bottom, right: Martha Kleinfelter, Platinum Award winner, and Nathan Bell of CASA for Clermont Kids proudly display their awards



Recognizing PHILANTHROPY



Pillar Awards for Community Service



At the annual Pillar Awards for Community Service, Medical Mutual recognizes companies that make significant

contributions to their communities. One highlight of the ceremony is the Kent Clapp CEO Leadership Award, named for our late CEO and honoring top executives for creating a culture of giving within their organizations.

Our Kent Clapp Award recipients come from the worlds of academia, banking and gaming:

During Ronald Berkman's time as president of Cleveland State University (CSU), freshman enrollment reached an all-time high, partnerships between CSU and local companies and cultural institutions were bolstered, and the campus launched a \$500 million transformation that will benefit students as well as all of Greater Cleveland.

Under Stephen D. Steinour's leadership as chairman, president and CEO, Huntington Bank has dedicated itself to investing in affordable housing in Central Ohio, and launched a five-year, \$16.1 billion community development plan that strengthens Columbus and cities around Ohio and the Midwest.

As senior vice president of regional operations and general manager of JACK Cincinnati Casino, Chad Barnhill led a diverse group of team members as they logged over 500 volunteer hours, raised more than \$50,000 for local charities and supported more than 80 worthy organizations in the Greater Cincinnati area.

Congratulations to all of the honorees who work so hard to make Ohio a better place to live and work.

Celebrating SURVIVORSHIP



Attendees posing in the photo booth at the Toledo event



Hattitude Breast Cancer Awareness Brunches



With more than 3.1 million women having a history of breast cancer in the United

States, many of us know of someone who is battling, or has battled, the disease. Medical Mutual is proud to honor survivors during our annual Hattitude Breast Cancer Awareness brunches in Cleveland, Toledo and Columbus. These inspirational afternoons are a forum for survivors and their loved ones to bond and share their personal stories. The events, also open to the public, encourage breast cancer awareness and education. Attendees show off their "hattitude" by wearing their favorite fashionable hats in support of women who have been diagnosed with breast cancer.

Lori Hertenstein and Mickey Byas lead the fun in Columbus



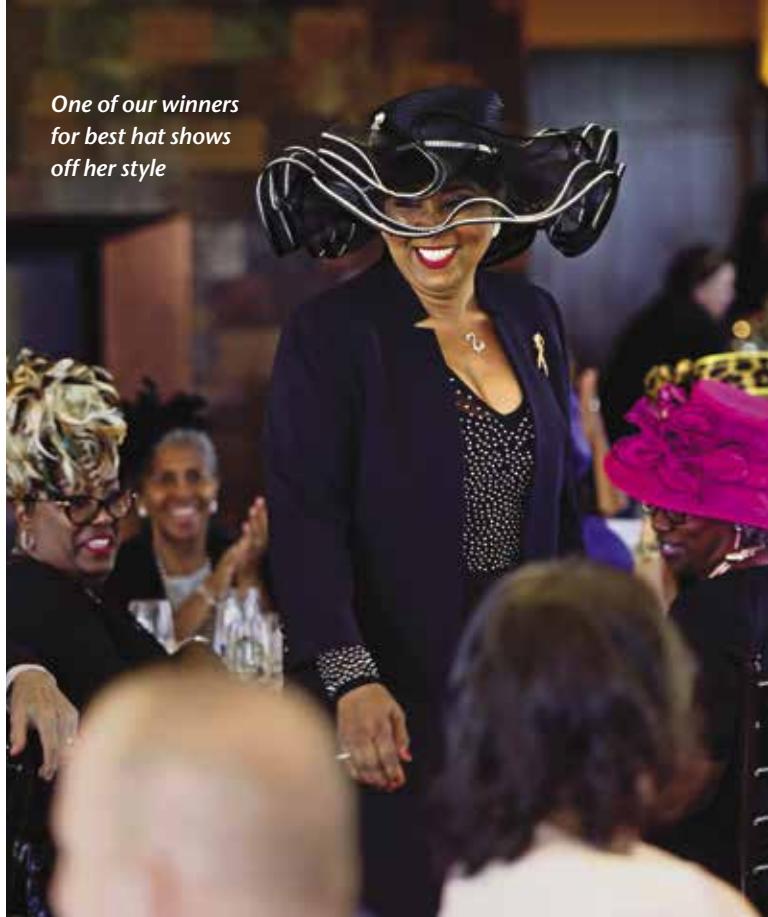


*Angela An of WBNS-TV
hosts the Columbus event*

At each Hattitude brunch, Medical Mutual recognized outstanding individuals or organizations committed to fighting breast cancer. We present the Debra A. Green Community Service Award to those that advance breast cancer research, awareness, wellness or survivorship.

The MetroHealth BREAST/Amigas Program was honored at Avon Oaks Country Club in Avon. BREAST/Amigas is a community outreach program that works to improve breast health of uninsured and underinsured minorities in Northeast Ohio by providing free breast exams, mammograms, education and patient navigation.

Our brunch at Scioto Reserve Country Club in Powell recognized the YMCA of Central Ohio's LiveStrong program. The no-charge, 12-week program provides



*One of our winners
for best hat shows
off her style*

cancer survivors with individualized exercise regimens from certified fitness instructors, who address potential physical limitations as well as lifestyle goals.

In Northwest Ohio, we held our brunch at the Holiday Inn French Quarter in Perrysburg, where the Center for Health and Successful Living earned this year's award. The Center is a collaborative venture between departments at the University of Toledo that provides counseling, social work, physical and occupational therapy, exercise programs, smoking cessation and more to individuals living with breast cancer.

We were honored to recognize these outstanding community organizations, as well as breast cancer survivors and their families—all of whom inspire our communities with their strength.

Josh Schneider and Emethius Hall shopping at the Geiger's Sip, Sample, Shop event



Appreciating

Now in its seventh year, Mutual Appreciation – our unique customer loyalty and employee incentive program – continues to be an important part of Medical Mutual's company culture.



Our 2,400 dedicated employees and their families have now spent more than \$125 million with our customers, benefitting more than 7,000 businesses across the state.

In June, we paid tribute to one of our oldest customers, Geiger's, an activewear and outdoor equipment retailer in Northeast Ohio. To show our appreciation, we teamed up with other customers like Great Lakes Brewing, Sibling Revelry Brewing, Platform Beer Company and Yours Truly Restaurants to host a shopping event complete with food and drinks at the Geiger's downtown Cleveland location. In total, our

employees spent nearly \$10,000 in two and a half hours – one of our most successful promotions yet.

To celebrate the return of the Cleveland Browns as our customer, we hosted lunchtime rallies in July at our Cleveland and Strongsville offices. Special guests included the Browns' mascot, Chomps, and former players Felix Wright, Jamel White and Frank Stams. Our employees showed their support by purchasing merchandise and game tickets and even participated in a broadcast of "Cleveland Browns Daily" on WKRN-AM 850. We were happy to welcome the Browns back in such a fun way.



Above: Senior Coordination of Benefits Specialist Theresa Rockamore having fun at the Browns rally in Cleveland; Right: Benjamin Hemingway and Rodney Burse-Wilson at the Customer Fair



After successful programs in 2016 and 2017, we teamed up with TrueNorth for the third Pump Up Your Points promotion. As the grand prize, TrueNorth again supplied gas for a year to two lucky employees! We were thrilled with the high rate of employee participation and to work with an important customer for a third year in a row.

One of our most popular customers, the Cleveland Animal Protective League (APL), has been with us since 2003. To show our support, we created the Points for Paws promotion, which included a month-long supply drive that raised more than \$7,000. We closed the event with an adoption event at our Strongsville office.

The second annual Customer Fair attracted 27 member companies to our Cleveland headquarters in October. More than 650 employees enjoyed complimentary food samples, signed up to win prizes and spent almost \$19,000 with those customers. It was the perfect opportunity for our employees to meet some of our amazing customers and thank them for their business.

Those are just a few of the events we organized around our customers this year. We'll be keeping the momentum going strong in 2019.

By the Numbers

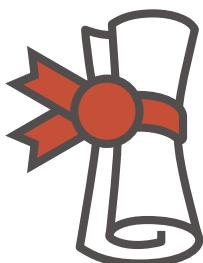
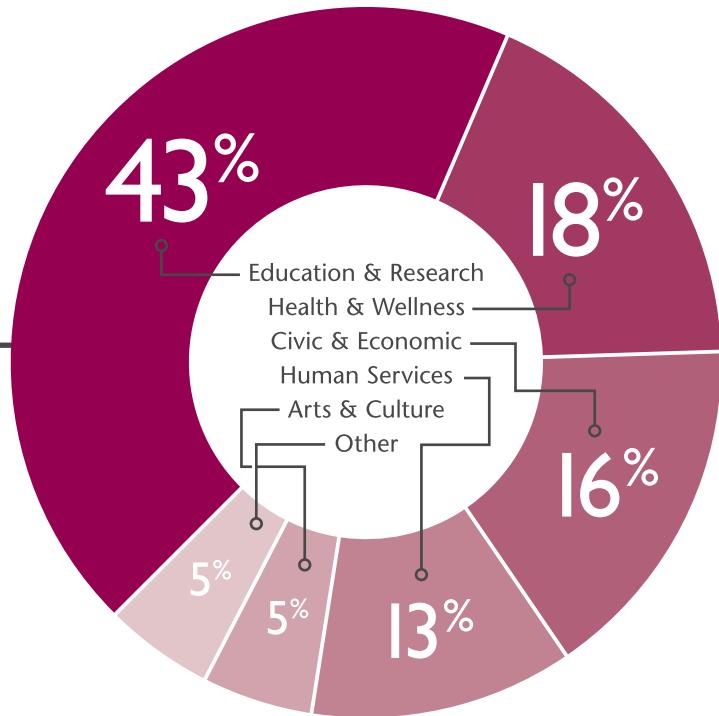
The scope of Medical Mutual's support goes well beyond the stories in this report. The snapshot below shows more of how the Company and our employees are making a difference.

435

Total Grants

101,100

Harvest for Hunger Meals



173
Scholarships
Awarded

5,800
Volunteer Hours

85 University
Ambassadors

44 Employee
Mentors

25 Executives Serving
on Nonprofit Boards

