



MEDICAL MUTUAL OF OHIO GROUP CONTRACT

This Ancillary Products Only Contract (the "Contract") is entered into between _____ (called the Group or Employer) and **Medical Mutual of Ohio** (called Medical Mutual). This Contract supersedes any Ancillary Products Only contracts previously entered into by and between the Group and Medical Mutual and its predecessors.

This Contract is made in consideration of the Group application and individual applications which are incorporated in and made a part of this Contract by reference, and the payment of premiums when due, and is subject to the terms and conditions of the Certificates, Schedules of benefits, riders, Amendments and addenda, which are incorporated in and made a part of this Contract by reference.

Based on this consideration, Medical Mutual agrees with the Group to provide to all eligible Covered Persons, the Covered Services described in the Certificates, Schedules of benefits, riders and Amendments listed in Addendum II of this Contract beginning on each Covered Person's Effective Date.

The Contract Date is _____. The Contract Period shall be from the Contract Date through _____ when, unless canceled or terminated as provided by this Contract, or the Group's rating class or funding arrangement changes, this Contract will renew for a further period of twelve (12) consecutive months and thereafter, from year to year. Renewal may be subject to changes in rates and Contract terms.

Medical Mutual will maintain copies of this Contract, including any exhibits or attachments, in electronic form, and copies reproduced from such electronic forms or any other reliable means (for example: photocopy, image or facsimile) shall in all respects be considered equivalent to an original. An electronic signature shall be deemed a valid signature for all purposes under this Contract.

IN WITNESS WHEREOF, Medical Mutual hereby accepts the Group Application at its address stated in the Group Application, and Medical Mutual and the Group have signed this Contract to be effective on the Contract Date first above written.

(the Group)

MEDICAL MUTUAL OF OHIO
(Medical Mutual)

Signature

Signature

Title

Title

Date

Date

Article I - Definitions

- Section 1.1** **Amendment** - a document which alters this Contract.
- Section 1.2** **Application** - all questionnaires and forms required by Medical Mutual to determine the eligibility of Covered Persons.
- Section 1.3** **Certificate(s)** - the document(s) that describe(s) Covered Services and for whom Covered Services are payable. Schedules of benefits, riders and Amendments may be included as part of the Certificate.
- Section 1.4** **Certificate Holder** - an Eligible Employee or member of the Group who has been approved and accepted by Medical Mutual, and who has enrolled for coverage under the terms and conditions of this Contract.
- Section 1.5** **Contract** - these pages and the Group Application, individual Applications, Certificates, Medical History Questionnaires, Schedule of benefits, riders, Amendments and addenda.
- Section 1.6** **Covered Person** - the Certificate Holder, and if two-person coverage or family coverage is in force, the Certificate Holder's Eligible Dependent(s).
- Section 1.7** **Covered Service** - a Provider's service, supply or accommodation described in a Covered Person's Certificate, Schedule of benefits, riders or Amendments for which Medical Mutual pays.
- Section 1.8** **Effective Date** - 12:01 a.m. on the date coverage begins for a Covered Person as determined by Medical Mutual.
- Section 1.9** **Eligible Dependent** - an Eligible Person other than the Certificate Holder, as defined in the Certificate, Schedule of benefits, riders and Amendments.
- Section 1.10** **Eligible Employee** - a member of the Group who receives a wage or salary from the Group, as reported on the Group's federal and state payroll reports, and who, in accordance with Medical Mutual's underwriting guidelines, is eligible to be a Covered Person under the terms and conditions of this Contract.
- Section 1.11** **Eligible Person** - a person approved by Medical Mutual in accordance with Medical Mutual's underwriting guidelines who is eligible to be a Covered Person under the terms and conditions of this Contract.
- Section 1.12** **Group (Employer)** - employer, labor union, collective bargaining unit, trust, partnership, department, or other organization which, pursuant to this Contract, provides group health care benefits to its eligible and enrolled employees or members.

Section 1.13 **Medicare** - the program of health care for the aged and disabled established by Title XVIII of the Social Security Act of 1965, as amended.

Section 1.14 **Provider** - a Hospital, Other Facility Provider, Physician or Other Professional Provider as stated in the Certificate, Schedule of benefits, riders and Amendments.

Article II - Eligibility and Enrollment

Section 2.1 **Eligibility**

Only the following persons may be Eligible Persons under this Contract:

- (a) Active, full-time employees, officers or partners of the Group:
 - (i) for Groups of 50 or fewer, working 25 or more hours per week.
 - (ii) for groups of 51 or more, working _____ or more hours per week. (May not be less than 20 hours per week).
- (b) For groups of 51 or more only, retired employees, if retiree coverage is provided by the Group, who meet all of the following criteria:
 - (i) length of service with the Employer plus age must be sixty (60) or more years;
 - (ii) continuous service of twenty (20) or more hours a week with the Employer for five (5) or more consecutive years prior to retirement;
 - (iii) continuous enrollment in the Employer's group health insurance program for five (5) or more consecutive years prior to retirement;
- (c) Eligible participants of an employee welfare benefit trust or collective bargaining unit, trade or professional association if such entity is the Group.
- (d) Covered Persons entitled to continuation of coverage under the Consolidated Omnibus Budget and Reconciliation Act (COBRA), who are notified according to COBRA laws, and make elections within the grace periods specified, and continue to make the required contributions in a timely manner as specified.
- (e) A Certificate Holder's Eligible Dependents.
- (f) Employees on short or long-term disability, if such employees were covered by the previous carrier and appear on the billing of the previous carrier and are covered by a disability plan that precludes individual selection.

- (g) Dependent children who, in accordance with Ohio Revised Code 3923.24 are eligible for continuation of coverage beyond the limiting age.
- (h) Persons for whom the Employer is required to maintain or reinstate coverage according to the terms of the Family and Medical Leave Act P.L.103-3.

Section 2.2 Ineligible Persons

Persons ineligible under this Contract include without limitation the following: part-time employees working less than the number of hours specified in Section 2.1(a), independent contractors, temporary employees, seasonal employees (unless such employees work at least nine (9) months in a consecutive twelve (12) month period), and employees who are laid off and any individuals who do not meet the requirements for eligibility according to the terms of the Certificate, Schedule of benefits, riders or Amendments.

Section 2.3 Newly Eligible Persons

The Employer may add new persons to the group of persons initially enrolled. Before qualifying for enrollment, any new person must submit an application and be approved and accepted by Medical Mutual. The Group must give notice to Medical Mutual of a new person's eligible status within thirty-one (31) days after the date that the person becomes eligible. If Medical Mutual does not receive notice of the new person's eligibility status within thirty-one (31) days after the person becomes eligible, addition of the new person will be subject to Section 2.6(d), except for newborn children, children placed for adoption or children under age 19. The addition of a newborn or child placed for adoption to a single or two-person contract will result in a change to a two-person or a family contract.

Section 2.4 Verification of Eligibility and Changes in Eligibility

- (a) The Group must provide Medical Mutual with all information required by Medical Mutual to determine a person's eligibility under this Contract.
- (b) The Group must provide Medical Mutual with written notice of termination of a person's eligibility under this Contract within thirty-one (31) days of the change. Written notice by the Group to Medical Mutual of changes in a person's eligibility must be furnished in writing or electronically on forms and/or in a format approved by Medical Mutual.
- (c) The Group shall be liable to Medical Mutual for payments by Medical Mutual for Covered Services provided to an ineligible person where the Group has failed to give prompt written notice of the person's change in eligibility.
- (d) The Group's claims experience shall include the cost of services for ineligible, canceled or terminated persons for which the Group failed to notify Medical Mutual in writing of changes in the persons' eligibility.

- (e) Effective Dates for Covered Persons under this Contract are conditioned upon the receipt of all information required by Medical Mutual to determine a person's eligibility.

Section 2.5 Re-certification

Upon request by Medical Mutual, the Group shall deliver to Medical Mutual a letter or other document of assurance, signed by an authorized person of the Group, certifying that the Group has complied with and continues to meet all regulations required of the Group by Medical Mutual. The Group shall also promptly deliver to Medical Mutual all information requested by Medical Mutual to assure the continuing eligibility of Covered Persons and the compliance with the terms of the Contract.

Section 2.6 Enrollment

- (a) The Group agrees that to be approved and accepted and enrolled by Medical Mutual, all employees and members of the Group must complete individual Applications.
- (b) The Group agrees that all Eligible Persons may enroll for coverage under this Contract.
- (c) During the enrollment process, the Group agrees to inform and explain this Contract to all Eligible Persons of the Group.
- (d) If the Group does not submit an Application for an Eligible Person within thirty-one (31) days of that person becoming eligible, as required by Section 2.6(a), that person must wait to enroll until the Group's next annual open enrollment period. In addition, Medical Mutual may impose an eighteen (18) month pre-existing condition waiting period, as permitted by federal law, beginning on the earlier of the effective date or the first day of any waiting period imposed by the Group. Claims for newborn children, children placed for adoption, children under age 19 and maternity are excluded from any applicable pre-existing condition waiting period.

Section 2.7 Enrollment Levels

The Group agrees to meet or exceed the enrollment requirements specified in Addendum I which is incorporated in and made a part of this Contract by reference.

Article III - Certificates and Effective Dates of Coverage

Section 3.1 Certificates

The Certificates, Schedule of benefits, riders and Amendments listed in Addendum II are incorporated in and made a part of this Contract by reference.

Certificates, Schedule of benefits, riders and Amendments may be canceled or added during the term of this Contract.

Medical Mutual will provide the Group with applicable Certificates, Schedule of benefits, riders and Amendments that describe the Covered Services and to whom payable, together with claim filing instructions. It is the responsibility of the Group to deliver the applicable Certificates, Schedule of benefits, riders and Amendments to Certificate Holders.

Section 3.2 Identification Cards

Medical Mutual will provide the Group with identification cards. It is the responsibility of the Group to deliver identification cards to Certificate Holders. The receipt and/or possession of an identification card does not automatically entitle the Covered Person to benefits. The identification cards are the property of Medical Mutual and must be surrendered to Medical Mutual upon request. The Group shall be liable for claims incurred through the use of an identification card by a person whose coverage has been canceled or terminated if the Group has not provided Medical Mutual with written notice pursuant to Section 2.4(b). Further use of the identification card by a person whose coverage has been canceled or terminated may subject that person to legal action.

Section 3.3 Dates of Coverage

- (a) For Eligible Persons enrolled during the Group's initial enrollment period, coverage starts on the Contract Date.
- (b) For a newly Eligible Person enrolled after the Contract Date, coverage starts as of his or her date of eligibility, provided Medical Mutual has received such person's Application within thirty-one (31) days of the date of eligibility.
- (c) For an Eligible Person enrolled pursuant to Section 2.6(d), coverage starts on the first day of the month following acceptance by Medical Mutual.

Article IV - Payments

Section 4.1 Premium Payments

- (a) The Group shall be liable to Medical Mutual or an agent designated by Medical Mutual for the payment of any premium.
- (b) The initial premium must be received by Medical Mutual on or before the Contract Date.
- (c) Premium payments are due on the first day of each month. This is called the Premium Due Date and all premiums must be paid on or before the Premium Due Date.
- (d) A period of thirty (30) days from the Premium Due Date is allowed for the payment of premiums, except the initial and renewal premium. During the thirty (30) day period this Contract will stay in force; however, the payment of claims by Medical Mutual may be suspended until the premiums are received by Medical Mutual.

- (e) This Contract will be in force only so long as premiums are paid. The Group must notify in writing all of its Certificate Holders of termination of this Contract due to non-payment of premiums.
- (f) In the event the premiums are not received by Medical Mutual within thirty (30) days after the Premium Due Date, this Contract may be terminated by Medical Mutual retroactive to the last day of the period for which premiums were paid.
- (g) The amount of the premiums payable under this Contract for the Contract Period is specified in Addendum III which is incorporated in and made a part of this Contract by reference. A premium payment made when due will keep this Contract in force from the paid due date of the premium to the next Premium Due Date.
- (h) All Covered Persons entitled to continuation of coverage under COBRA , who elect the coverage within the time frame specified in COBRA, will be charged the full premium plus the administrative fee surcharge (where applicable), allowed under COBRA.
- (i) This Contract may be renewed on the anniversary day of the Contract Date. This is called the Premium Renewal Date. All renewal premiums must be paid on or before the Premium Renewal Date. Renewal premiums not paid when due may subject the Group to termination of coverage as defined in Section 6.1 of the Contract.

Section 4.2 Change in Premiums

Medical Mutual may change the amount of premiums for this Contract. Medical Mutual shall give at least thirty (30) days' notice of the change in premium prior to the Premium Due Date. Changes in premium rates will be conclusively determined to have been approved by the Group if the Group pays the required premium.

Article V - Uniform Provisions

Section 5.1 Proof of Loss

Written or electronically submitted proof of loss must be furnished to Medical Mutual in accordance with the applicable Certificate. Proof must be given within ninety (90) days of Covered Services being received or as soon as is reasonably possible. In no event, except in the absence of legal capacity, may proof be submitted later than twelve (12) months after the Covered Service has been received.

Section 5.2 Time of Payment of Claims

Covered Services under this Contract will be paid within thirty (30) days after receipt of a properly completed claim accompanied by sufficient documentation reasonably required by Medical Mutual to accept or reject the claim. To have a claim payment or claim denial reviewed, the Covered Person must request review in writing to Medical Mutual within six (6) months of the claim determination.

If the Group fails to comply with the requirements under applicable state and federal laws regarding continuation of coverage, Medical Mutual will not accept liability and will return any claims received from Covered Persons to the Group.

Section 5.3 Limitation of Actions

No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished. In the case of legal action other than those to recover benefits, no such action may be brought more than two (2) years from the date the cause of action arises.

Section 5.4 Entire Contract

The entire Contract between Medical Mutual and the Group contains these pages and the Group Application, individual Applications, Medical History Questionnaires, Certificates, Schedule of benefits, riders, Amendments and addenda. This Contract shall be made available for inspection at the office of the Group during regular business hours.

Section 5.5 Fraudulent Statements and Conduct

All statements, in the absence of fraud, made by the Group or any Covered Person shall be deemed representations and not warranties. No statement shall void the coverage or reduce the benefits of this Contract unless contained in a written Application attached hereto.

Medical Mutual shall have the right to void a Covered Person's coverage if that person engages in fraudulent conduct relating to an Application or to a claim for Covered Services or for the use of an identification card.

Article VI - Termination

Section 6.1 Termination

The Group may cancel or terminate this Contract only upon thirty (30) days written notice to Medical Mutual. Medical Mutual may cancel or terminate this Contract at any time without notice if the Group fails to pay the required premiums, including renewal premiums. Medical Mutual's negotiation of any check sent or deposited into Medical Mutual's lockbox after the termination date does not constitute acceptance or reinstatement by Medical Mutual.

Medical Mutual may cancel or terminate this Contract at any time by giving notice in writing to the Group at least thirty (30) days prior to the effective date of termination for the following reasons:

- (a) For fraud or misrepresentation by the Group;
- (b) The Group fails or ceases to meet the requirements specified in Addendum I, including, but not limited to enrollment and contribution requirements;
- (c) For breach of any Contract provisions approved by the Superintendent of Insurance including the failure to execute this Contract for a period longer than sixty (60) days following its effective date; or

Medical Mutual may non-renew this Contract for any reason by giving notice in writing to the Group at least thirty (30) days prior to the Group's next renewal date.

If this Contract is canceled or terminated pursuant to Article VI, the Group must notify in writing all of its Certificate Holders of the cancellation or termination.

Section 6.2 Liability for Premiums Upon Termination

If this Contract is canceled or terminated by Medical Mutual or the Group, the Group shall be liable for all premiums due to Medical Mutual, up to the date of cancellation or termination, or Medical Mutual shall refund to the Group the amount of unearned premiums actually paid by the Group in advance of the termination date, provided the Group has given notice as required by Section 6.1. Medical Mutual shall not refund fractional amounts which represent unearned premiums for less than one (1) month, nor any income earned on the refunded amounts.

Section 6.3 Liability of Medical Mutual Upon Termination

No benefits will be paid by Medical Mutual for any expenses incurred or treatment received after termination of this Contract except for any Covered Services specified as payable after termination in the applicable Certificate.

Section 6.4 Termination of a Covered Person's Coverage

- (a) Medical Mutual may terminate a Covered Person's coverage under this Contract upon notice to the Covered Person:
- (1) When incorrect or incomplete information regarding a Covered Person has been furnished in an Application to Medical Mutual that affects the acceptance of an Application and induces Medical Mutual to enter into this Contract, set rates or premiums or to provide payment for Covered Services that otherwise would not have been done, including any medical history questions which are part of an Application;
 - (2) When the Covered Person has furnished fraudulent information or statements including fraudulent claims to Medical Mutual;
 - (3) When the Covered Person has permitted his or her identification card to be used by another; or
 - (4) When a Covered Person intentionally fails to comply with the terms of the plan which have been approved by the Superintendent of Insurance of the state of Ohio, or cooperate in subrogation, Workers' Compensation, coordination of benefits or other carrier liability recoupment procedures, subject to any appeals process as outlined in the Certificate.
- (b) A Covered Person's coverage will also terminate:
- (1) When a Covered Person ceases to be eligible under Article II;
 - (2) When any required premiums for the Covered Person are not paid. The person's coverage terminates at the end of the last period for which payment was made; or
 - (3) When this Contract terminates, the coverage of all Covered Persons automatically terminates without notice except as provided in Section 6.3 of this Contract.
- (c) A Covered Person, who is entitled to COBRA continuation of coverage (if offered) and has elected to continue coverage within the specified time periods, will also have his or her coverage terminated if:
- (1) The Covered Person becomes covered as an employee or otherwise under another group health plan that does not contain an exclusion or limitation with respect to any pre-existing condition of that Covered Person;
 - (2) The Covered Person becomes entitled to Medicare; or
 - (3) Any required premiums for the Covered Person are not paid;

- (4) or the Covered Person fails to comply with any other statutory requirements.

Article VII - Coverage and Rights

Section 7.1 Medical Mutual as Payor

Nothing in this Contract shall have the effect of imposing upon Medical Mutual any obligation to provide any Covered Service, but only to make payments to Providers or Certificate Holders for Covered Services in consideration of the premiums paid by the Group under this Contract and Addendum III hereto.

Section 7.2 Employee Retirement Income Security Act of 1974, as amended (ERISA)

The parties agree that Medical Mutual, when performing its obligations under this Agreement, is not the plan sponsor or plan administrator as those terms are defined in the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Medical Mutual agrees to be the named fiduciary for the purposes of administering claims and hearing appeals of adverse benefit determinations only. It is the responsibility of the Group to inform Covered Persons of their ERISA-mandated rights and to comply with any responsibilities, obligations, duties and notifications imposed upon the Plan Administrator by ERISA. (If the Plan is established as a governmental plan, it is, therefore, exempt from ERISA).

Section 7.3 Consolidated Omnibus Budget Reconciliation Act of 1986, as amended (COBRA)

It is the responsibility of the Employer to inform Covered Persons of their COBRA mandated rights according to the provisions of COBRA and to comply with all COBRA requirements outlined in the applicable federal laws.

Pursuant to a contract between Medical Mutual and its contracted COBRA Administrator, the Group agrees to utilize the services of the COBRA Administrator to provide COBRA notifications and other COBRA administrative services.

Section 7.4 Change of Covered Services

Medical Mutual may change or revise the Covered Services provided through this Contract at renewal unless a change is mandated by law. The Group will be given at least thirty (30) days' notice prior to the effective date of the change. It is the Group's responsibility to notify its Certificate Holders of these changes and the effective dates thereof.

Section 7.5 Coordination of Benefits

Coordination of benefits will be administered in accordance with the terms set forth in the Certificate(s) and Ohio law.

Section 7.6 Waiver of Contractual Rights

Failure by Medical Mutual to insist on or enforce any of its rights shall not constitute a waiver of those rights by Medical Mutual, and nothing shall constitute a waiver of Medical Mutual's rights to insist on strict compliance with the provisions of this agreement.

Section 7.7 Retention of Discretion

Medical Mutual shall have the exclusive right to interpret the terms of the Certificate, Schedule of benefits, riders and Amendments. The decision about whether to pay any claim, in whole or in part, is within the sole discretion of Medical Mutual and such decisions shall be final and conclusive, subject to any appeals process as outlined in the Certificate. If, however, the Group requires by exception that Medical Mutual pay for services that Medical Mutual determines are outside the scope of the terms of the Contract, the Group agrees to reimburse Medical Mutual for such payment(s) and any related administrative costs.

Article VIII - Audits and Records

Section 8.1 Cost Recovery Audits

Medical Mutual may perform random cost recovery audits which do not relate to any specific group. Any amounts recovered by Medical Mutual as a result of the audit will be used to offset the cost of the audit. Amounts recovered in excess of the cost of the audits will be retained by Medical Mutual unless there is an adjustment to a specific claim. If there is such an adjustment, it will be reflected in the Group's claims history. The cost of the recovery will be subtracted from the adjustment.

Section 8.2 Review of Records

The Group's payroll records may be audited by Medical Mutual for information related to eligibility, participation levels and Employer contributions.

The Group agrees to cooperate with Medical Mutual, its agents and employees in the investigation of any complaints of fraudulent conduct by any Covered Person. Such cooperation shall include, but not be limited to, review of records, claims, applications for insurance and any other documents relating to a Covered Person's enrollment with the Group.

Article IX - Miscellaneous

Section 9.1 Contract Changes

No change in this Contract will be effective until approved in writing by an authorized officer of Medical Mutual. This approval must be endorsed on or attached to this Contract. No agent, employee or representative of Medical Mutual, other than an authorized officer, may change this Contract or waive any of its provisions.

Section 9.2 Amendments

The terms and conditions of this Contract may be amended by Medical Mutual at any time with thirty (30) days' notice to the Group. The amendment will be deemed to be accepted by the Group if it makes the next required payment. It is the responsibility of the Group to notify Certificate Holders of any changes in the terms or conditions of this Contract.

Section 9.3 Notice

Any notice required under this Contract must be in writing. Notice to the Group must be hand-delivered, or mailed by first class mail with proper postage, to the Group at the Group's address stated in the Group Application. Notice to Medical Mutual must be hand-delivered, or mailed by first class mail with proper postage, to Medical Mutual at Medical Mutual's address stated in the Group Application. Notice shall be deemed effectively received on the date of delivery or three (3) days after the date of post mark, whichever is earlier. Either the Group or Medical Mutual may, by written notice, indicate a new notice address.

Medical Mutual has the right, at its option and discretion, to communicate with Covered Persons about matters relating to this Contract, or Certificates, Schedule of benefits and any riders or Amendments.

Section 9.4 Indemnification

Medical Mutual and the Group shall perform their respective duties under this Contract in a prudent and diligent manner. The Group shall indemnify Medical Mutual for and hold it harmless against all liabilities, claims, costs and expenses (including court costs and reasonable attorney's fees) incurred by Medical Mutual in defending itself against claims, actions or proceedings arising out of or related in any way to the Group's failure to perform its duties or obligations under this Contract in a prudent and diligent manner.

Section 9.5 Provider Discounts; Refunds

Medical Mutual negotiates agreements with Providers. These negotiations are undertaken on behalf of Medical Mutual and not on behalf of the Group. These negotiations and agreements are not a function Medical Mutual has undertaken or will undertake pursuant to this Contract, and Medical Mutual and the Group acknowledge that Medical Mutual is not a fiduciary when performing this function.

The Group is obligated to pay the premiums as specified in Article IV, and Medical Mutual shall have no right to any additional amounts from the Group. Medical Mutual is obligated to pay for Covered Services pursuant to this Contract, and the Group shall have no right to any additional amounts from Medical Mutual.

Some of Medical Mutual's contracts with Providers, including Institutional Providers, allow discounts, allowances, incentives, adjustments and settlements. These amounts are for the benefit of Medical Mutual and Medical Mutual will retain any payment resulting therefrom. However, the deductibles, coinsurance and benefit maximums will be calculated based on the Lesser Amount, as described in the Certificate. In addition, pursuant to Ohio Revised Code Section 3923.81, if a policy has a high deductible or savings account feature, claims paid under that policy will also be paid according to the Lesser Amount.

Medical Mutual has and retains the right to choose which Providers and other vendors it will contract with, and on what terms and to amend and terminate those contracts. Medical Mutual has and retains the right to designate Providers as contracting, SuperMed and/or network.

Section 9.7 Cost Management Programs

The Group agrees to cooperate with Medical Mutual and Network Providers in Medical Mutual's cost and utilization management programs which Medical Mutual implements from time to time, such as pre-admission certification, concurrent review, case management and other carrier liability programs.

The Group shall inform Covered Persons enrolled in any Medical Mutual network program of the requirements of that program and assist Medical Mutual in implementing such requirements, including, but not limited to, financial disincentives for failure to use a network Provider for non-emergency inpatient or outpatient services. The Group shall not do anything to change the financial disincentives set forth in the Certificate and will not take any other actions which discourage Covered Persons from utilizing network providers.

Section 9.8 Severability

If any provision or any part or any application of this Contract is for any reason held to be illegal or invalid, such illegality or invalidity shall not affect or impair any other provision or right or remedy of Medical Mutual.

Section 9.9 Governing Law

This Contract shall be governed by and construed in accordance with the laws of the state of Ohio.

Addendum I

Minimum Enrollment and Contribution Requirements

1. It is understood that this Contract will not be issued or renewed unless the Group enrolls the minimum number of Eligible Employees as specified in the table below AND enrolls at least fifty percent (50%) of the Group's total active Eligible Employees before the exclusions for 2(a) - (d) below are made.

<u>Eligible Employees</u>	<u>Minimum Required to Enroll</u>
4 or fewer	All
5 or more	75%

Medical Mutual reserves the right to adjust the Premiums for the Contract Period if the Group's monthly enrollment changes, either in aggregate or for a specific line of business, by ten percent (10%) or more from the average monthly enrollment used in the Group's Fully Insured Renewal development. Any adjustment in Premiums will be effective as of the date of the change in enrollment.

2. In determining the Group's minimum enrollment, Medical Mutual will also exclude any employee who waives coverage under this plan only if the employee is enrolled:
- a) In similar coverage through a spouse's employer-sponsored plan; or
 - b) As an active Eligible Employee in a similar Medical Mutual plan sponsored by a second employer; or
 - c) Covered under a parent's plan; or
 - d) Covered by Medicare and/or a Medicare Supplement plan
3. Eligible Employees enrolled in another product option underwritten by Medical Mutual or its affiliated subsidiaries, will be included in the Group's minimum enrollment count. Eligible Employees enrolled in another product option not underwritten by Medical Mutual or its affiliated subsidiaries will be counted as eligible but will not be included in the Group's minimum enrollment count.
4. Retirees or persons continuing coverage as prescribed by state or federal law, will not be included in the Group's minimum enrollment count.
5. The Group agrees not to enter into any other similar ancillary benefits contract, or sponsor any other program on behalf of its employees for similar ancillary benefits, other than an HMO program for ancillary benefits.
6. If a Group drops below minimum enrollment requirements, this Contract may be terminated by Medical Mutual.
7. The Group must contribute a minimum of twenty-five percent (25%) of the Group's total premium and must contribute a minimum of twenty-five percent (25%) toward the premium for each enrollee, including each retiree, but excluding any employee continuing coverage under this plan as allowed by state or federal law.

Group Application

Application is hereby made to Medical Mutual of Ohio (called Medical Mutual) whose home office address is 2060 East Ninth Street, Cleveland, Ohio 44115, by _____ (called the Group or Employer) whose main office address is _____, for the coverage afforded by Group Number _____, the terms of which are hereby approved and accepted by the Group to take effect on the Contract Date specified in the Group Contract.

The Group hereby appoints as its proxy, to act for and on its behalf at any and every annual meeting and special meeting of the members of Medical Mutual of Ohio, the person who is Secretary of such corporation at the time of such annual or special meetings, as the case may be, with power of substitution, and empowers such proxy to vote and act for and on behalf of the Group at each such meeting as fully and to the same extent as the Group could do if personally represented thereat. This proxy shall continue in force until ten years from the date hereof unless sooner revoked by a writing signed by the Group and delivered to Medical Mutual.

It is agreed that this application supersedes any previous applications for this Group Contract.

It is further agreed that the approval and acceptance of this Group Application and individual Applications is subject to Medical Mutual's underwriting guidelines.

This Group Application is not a contract for health care benefits. The mere completion of this Group Application does not obligate Medical Mutual to pay for any health care benefits. Medical Mutual shall not be obligated to pay for health care benefits unless and until this Group Application is accepted in writing by an authorized officer of Medical Mutual.

Signed by _____

Title _____
(Authorized Signature for the Group)

On _____, 20 _____

Witness _____