



Join more than 8,000 thriving small businesses
and save up to
25%
in funding rates!

COSE Benefit Plan

Health benefits designed exclusively for small businesses

Looking out for your small business

For many small businesses, the current health insurance landscape provides limited choice and flexibility when it comes to offering healthcare coverage to your employees. Medical Mutual has partnered with the Council of Smaller Enterprises (COSE) for more than 50 years through changing health insurance direction and legislation. Together, we've created the COSE Benefit Plan. The COSE Benefit Plan is a multiple employer welfare arrangement (MEWA) that offers predictable rates and a broad variety of self-funded plan options to small businesses with 1 to 50 total employee(s).

¹ Based on average group savings from moving to COSE Benefit Plan.

Qualifying is Easy



Businesses with 1–50 total employee(s), including sole proprietors and self-employed individuals



Corporate headquarters located in Ohio

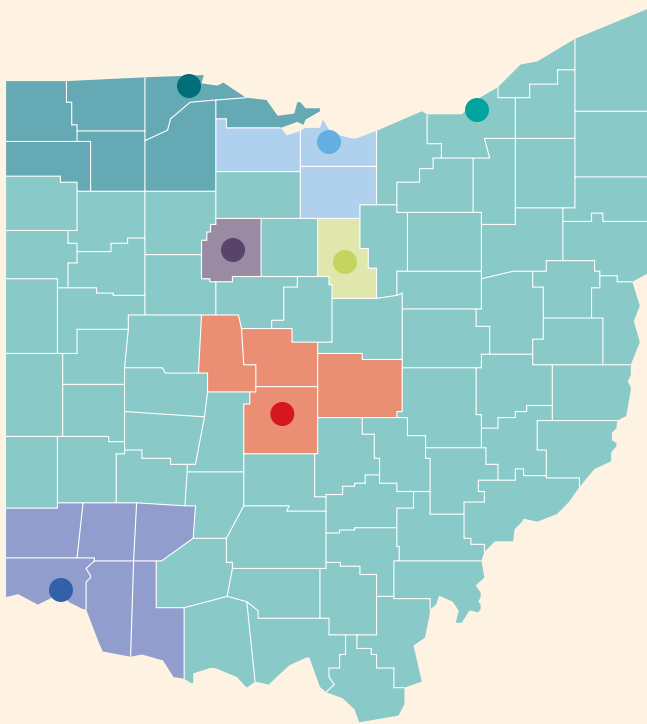


Any industry

Any small business across Ohio is welcome to join the COSE Benefit Plan

In addition to health benefits access, COSE and our affiliate chamber partners offer its members networking, educational events, advocacy on legislative and regulatory issues and other resources and solutions.

Small businesses located in an affiliate chamber region can access COSE Benefit Plan through their designated affiliate chamber.



- COSE (statewide access)
- Columbus Chamber of Commerce
- Cincinnati USA Regional Chamber
- Erie County Chamber of Commerce
- Richland Area Chamber & Economic Development
- Toledo Regional Chamber of Commerce
- Wyandot Chamber of Commerce



“Enrolling in the COSE Benefit Plan has been one of the most valuable experiences. As a company with a healthy group of employees moving from an ACA plan to the COSE Benefit Plan saves each employee an average of \$1,000 per year. In addition, Medical Mutual made switching to the COSE Benefit Plan an easy and quick experience and ensured we have similar benefits that meet the needs of our employees. We would recommend the COSE Benefit Plan to any small business because of the savings and how easy it is to work with Medical Mutual.”

— Dr. Ihor Danko, Bay Oral Surgery and Implant Center
Member since 2017

All qualifying businesses must enroll and maintain good standing with one of these organizations. Membership at COSE or an affiliate chamber partner is required if the business is located in a chamber region. To see if your business is located in a chamber region, view the map at COSEBenefitPlan.com/Chambers.



Discover why the **COSE Benefit Plan** is a **top choice** for small business owners in Ohio

Diverse plans

Choose from a **wide range** of high deductible and copay options.

Customized plan options

Additional savings up to 15% in funding rates when you offer Member Choice plans to your employees²

Cost-effective

Enjoy **lower rates than ACA plans**, customized to fit your business needs.

Comprehensive prescription drug benefits

Prescription drug benefits are included with every benefit plan. Medical Mutual partners with Express Scripts to offer your employees **access to more than 59,000 pharmacies**.

Risk protection

Benefit from stop-loss coverage for **added financial security**.

Local and national network coverage

Access healthcare anytime, anywhere through our narrow to broad network options with **more than 12,000 primary care doctors, 46,000 specialists and 19,000 locations across Ohio**, plus national network access through Cigna when traveling out-of-state.

Exceptional plan administration

Experience Medical Mutual's **top-tier local customer service**, backed by a mutual business model that prioritizes customers, not investors.

² Calculated based on savings from suggested Member Choice pairings.

Offer your employees a **total benefits package** for total coverage

In addition to the self-funded benefits of the COSE Benefit Plan, you'll also have the option of adding the following fully insured employee benefits, endorsed by COSE and administered by Medical Mutual. Additional premiums will apply.



Multi-policy Bundling Credit

Medical Mutual offers a one-time invoice credit when small businesses bundle dental, indemnity or life plans with their Medical Mutual health plan. Save money and streamline multiple lines of insurance to simplify your experience.*

The Multi-policy Bundling Credit is available Nov. 1, 2024, for current and new plan members.



Dental

Get comprehensive dental benefits for your employees from the dental experts at Superior Dental Care (SDC), a Medical Mutual company. SDC's small group dental plans are pre-designed to include the same superior coverage, national network and value-added benefits as underwritten plans, but are offered at special rates through a community rating pool. Employees save money by staying in network, a significant benefit that keeps them smiling at little or no cost to you.



Vision

With coverage from VSP®, a national leader in vision and eye care benefits, you can offer your employees comprehensive, hassle-free vision benefits. Eye exams, eyeglass lenses, frames and contact lenses—all included benefits your employees will enjoy coverage through thanks to VSP's vast network of participating provider locations.



Life & Disability

These plans provide the financial protection and security to prepare for the unexpected—at an affordable cost for you and your employees. Medical Mutual offers a selection of high-quality plans with flexible cost-sharing options through our subsidiary, MedMutual Life.

COSE Benefit Plan groups who elect life coverage have access to a telephonic employee assistance program (EAP) at no additional cost. This program provides 24/7 confidential and personal support for employees and their families for everyday challenges, including assistance with legal problems, life transitions, substance abuse and more.



Accident, Critical Illness and Hospital Indemnity

Our MedMutual Extend™ product offers affordable accident, critical illness, and hospital indemnity coverage, complementing any health insurance plan. Extend™ provides lump-sum cash benefits for inpatient and outpatient services after a covered accident or illness, alleviating costly hospital expenses that may remain after deductibles or copays.

Support your employees' health and well-being

Through Medical Mutual, the COSE Benefit Plan offers a comprehensive suite of programs and resources to improve employees' physical and mental health, while also containing healthcare costs.



Wellness Portal

Our Wellness Portal provides your employees with access to multiple health and wellness resources, including a health assessment to understand their overall health and identify risk factors for disease. Employees can also set and achieve wellness goals through interactive tools to eat healthier, manage stress or quit tobacco through our QuitLine Program.



SmartShopper

SmartShopper and Medical Mutual have partnered to help your employees make informed healthcare decisions while earning rewards. It empowers members to take greater control of their out-of-pocket cost by presenting prices upfront and pointing them to the most affordable treatment, testing and care options around them.*

SmartShopper is coming soon, for current and new plan members.



Fitness Discounts

Your employees can save money on memberships to local and national fitness clubs through Medical Mutual's Fitness Discounts Program. To help members reach their nutrition goals, enrollment in a Weight Watchers® program is available at close to 50% off standard membership fees.



MedMutual Pet

Our wellness offerings include more than just benefits for you and your employees. Your pet can join too.

Your COSE Benefit Plan includes MedMutual Pet, powered by Wagmo. Reimbursements up to \$350 for routine pet care like wellness exams, vaccines, blood work and more are included. You'll also have the flexibility of choosing your veterinarian with no restrictions on your pet's age, breed or pre-existing conditions.



Identity Theft Services

As a value-added benefit of the COSE Benefit Plan, you and your employees will have access to identity theft resolution services at no additional cost. Services are provided through ID Resolution, a leader in identity management services. Rest easy with unlimited access to fraud specialists who facilitate the resolution of virtually any identity-related problem.

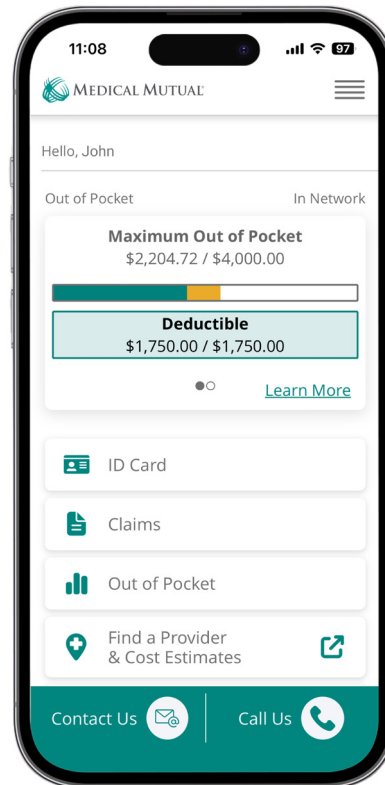
Tools and resources for streamlined administration

The COSE Benefit Plan offers convenient online tools for both you and your employees to manage all aspects of your health insurance plans.

My Health Plan

All enrolled employees receive access to My Health Plan where they can access the following 24/7:

- Access your ID card any time you need it
- Find a doctor, hospital or urgent care facility near you
- View plan benefits and claims information
- Compare provider and treatment costs using the Find a Provider tool
- Opt-in for paperless communications





Backed by Medical Mutual

Ohio's Hometown Health Insurer



1.2 million members strong

Supported by a team of 3,500 Ohio-based employees.



90+ years of trust and partnership

Dedicated to helping people live healthier at every stage of life.



Exceptional, local customer service

94% of calls resolved on first contact, hassle-free claims administration



Being "mutual" matters

As a mutual company, we don't have stockholders or pay dividends to investors. Our focus is on our policyholders and helping them live healthier lives.

For more information or to get a quote, please contact your broker, visit COSEBenefitPlan.com or call 1-800-676-0852. You can also email questions to COSEBenefits@MedMutual.com.