

Up to
\$1,000
lower
deductible
year-over-
year¹

Medical Mutual Reducing Deductible

Innovative plans for groups with 51-99 employees, focused on wellness and cost-control.

Improving health is key to enhancing employee satisfaction and reducing costs. Medical Mutual offers a groundbreaking health plan that rewards preventive care and wellness actions with annually decreasing deductibles.¹

Each year that a plan member completes all three of the following activities, they earn a lower deductible for the following year.



**ONLINE RISK
HEALTH ASSESSMENT**

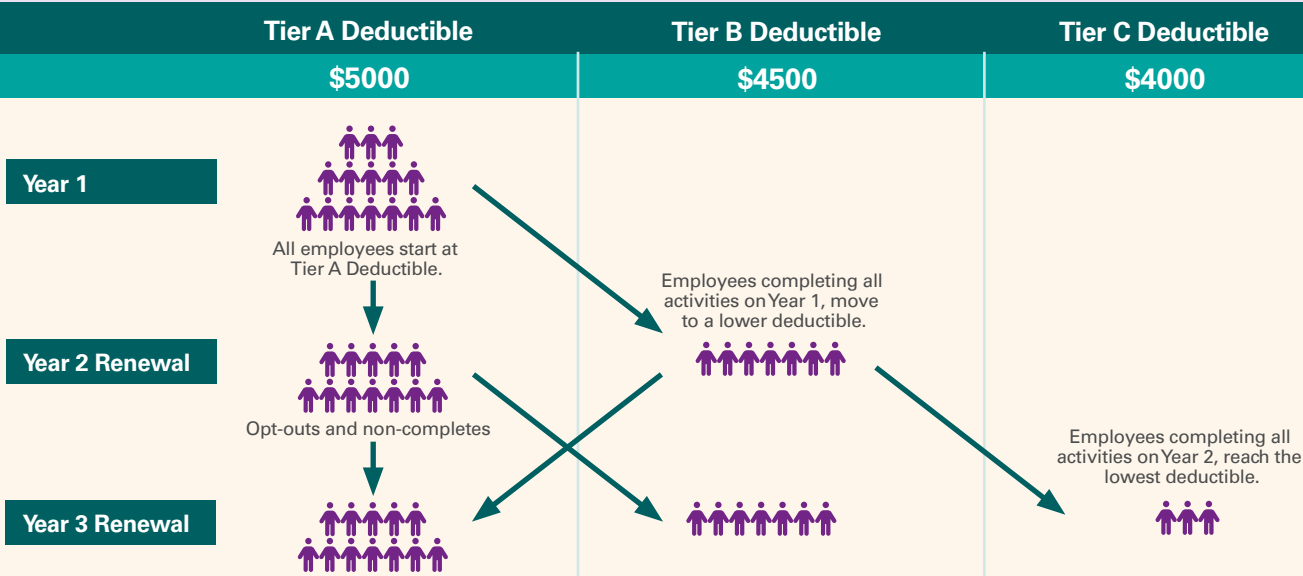


**BIOMETRIC
SCREENING**



**ONE ANNUAL
CHECK UP²**

Members who choose not to participate keep the same deductible tier each year, and employers **continue to pay the same tier A deductible premium** regardless of employee participation.



If a member does not complete all three wellness activities, they start over at Tier A -the highest deductible for the following year.

Automatic Enrollment in WorkSpring Services, at No Additional Cost

Employers who elect a Medical Mutual Reducing Deductible plan automatically enroll in WorkSpring, a regional HR and wellness solution helping Ohio employers run their business. You will have access to all WorkSpring’s HR tools and resources.

Contact your Medical Mutual representative or ask your broker about Reducing Deductible.

¹ Three deductible levels available, reducing deductibles by \$500 to \$1,000/yr depending on plan selection. The plan must renew and members must complete three wellness activities each year to reach and maintain the lowest tier C deductible.

² Annual checkups can be a yearly physical, colonoscopy or mammogram.

Wellness activities are facilitated and tracked by [WorkSpring](#), our Reducing Deductible wellness partner.