



# 2015 Small Group Plans

A different kind of health insurance.  
For your business and you.

**We were built for you.**

InHealth Mutual is a trade name of Coordinated Health Mutual, Inc.



# A different kind of partner for the new world of health insurance.

The Affordable Care Act is bringing big changes to every aspect of health insurance. InHealth Mutual was created to be a better option for consumers, businesses—and you. To begin with, we are a CO-OP—a Consumer Operated and Oriented Plan. That means we are making long-term decisions that impact health insurance in a positive way.

## Focused on your employees and your business.

We are not the same type of insurance carrier you have worked with and your employees have settled for in the past. As a nonprofit CO-OP, InHealth is not driven to make money for shareholders. We are dedicated to a more important goal—giving you quality, affordable health coverage options that are right for your employees.

We are required to apply profits toward lowering premiums, improving benefits and implementing programs to improve the quality of health care delivered to our members. We are truly accountable to our members, and that is what ultimately leads to health insurance that works better for your employees and your business.

## CO-OP means members have a say.

You can be confident that InHealth will stay on track, because, as Ohio's only CO-OP, our members have a voice in their care. By the end of 2015, the majority of our Board of Directors will be our members.



**InHealth is changing health insurance from the inside.**

# Financially solid and here for the long haul.

To meet our capital needs and solvency requirements, the federal government provided a start-up loan and a solvency loan to ensure that InHealth is able to support the health care needs of your business. So you know that we have the solid foundation to back the promises we make.

## We know what it takes to thrive in Ohio.

Like you, we are an Ohio-based small business with employees, families, friends and neighbors that live and work in Ohio. We understand the economics of running a business in our great state. Providing quality insurance products and initiating cost innovation is how we serve our communities and businesses like yours.

Our wide variety of customized plans enable you to offer the right plan to your employees. We provide:

- Affordable plans
- Convenient enrollment options including online
- Flexibility to offer multiple plans to your employees to best meet their needs
- Online self-service tools and capabilities
- Claims tracking
- Local and professional customer service

## How InHealth is helping provide healthier living:

- Providing Essential Health Benefits
- Disease Management programs
- Statewide Provider Network consisting of over 300 Ohio hospitals, over 25,000 physicians, nearly 5,000 ancillary providers and over 11,000 non-physician providers covering all 88 counties
- Information to help you make informed decisions about your health
- 24/7 Nurse-Line
- Wellness programs to improve the lives of our members
- Pharmacy Benefits that are accessible at over 1,500 locations around Ohio or by the convenience of mail order

# 2015 Business and Group Employer Product Guide

Below is an overview of our product portfolio. We are confident our product portfolio will satisfy the health insurance needs of your business, your individual employees and their families.

Small Group Plan	InHealth Bronze 6000 HSA		InHealth Bronze 6000-DC60	
Available On Exchange (Y/N)	NO		NO	
<b>Benefits</b>	<b>Network</b>	<b>Non-Network</b>	<b>Network</b>	<b>Non-Network</b>
Deductible (Individual/Family)	\$6,000/\$12,000	\$12,700/\$25,400	\$6,000/\$12,000	\$18,000/\$36,000
Embedded or Aggregate Deductible*	Aggregate		Embedded	
Co-Insurance % (What YOU pay after your deductible)	0%	50%	40%	50%
Maximum Out-of-Pocket (Individual/Family) (Includes Deductible, Co-Insurance and All Co-Pays)	\$6,000/\$12,000	\$25,400/\$50,800	\$6,400/\$12,800	\$19,050/\$38,100
Office Visit				
Primary Care Provider	0%	50%	\$40	50%
Specialist	0%	50%	\$80	50%
Preventive Service (per Federal Laws) †	No Charge	50%	No Charge	50%
Inpatient Hospitalization	0%	50%	40%	50%
Imaging (PET/CAT Scan, MRI's)	0%	50%	40%	50%
Maternity	0%	50%	40%	50%
Urgent Care	0%	50%	40%	50%
Ambulance	0%	50%	40%	50%
Emergency Room	0%	0%	40%	40%
Prescription Drug				
Retail Pharmacy				
Generic	0%	50% (minimum \$60)	\$25	50% (minimum \$60)
Preferred Brand	0%	50% (minimum \$60)	\$75	50% (minimum \$60)
Non-Preferred Brand	0%	50% (minimum \$60)	\$150	50% (minimum \$60)
Specialty	0%	50% (minimum \$60)	25%	50% (minimum \$60)
Mail Order (90 Days Supply)	0%	50% (minimum \$60)	2x	50% (minimum \$60)

\* **Embedded Deductible:** Each covered family member only needs to satisfy his or her individual deductible, not the entire family deductible, prior to receiving plan benefits.

**Aggregate Deductible:** For Family coverage, the entire Family Annual Deductible must be met before co-pay or coinsurance is applied for any individual family member.

† In accordance with Federal laws, Preventive Services are covered at 100% without regard to annual deductible being met.

Small Group Plan	InHealth Silver 1000-3060		InHealth Silver 1500-3060	
Available On Exchange (Y/N)	NO		NO	
<b>Benefits</b>	<b>Network</b>	<b>Non-Network</b>	<b>Network</b>	<b>Non-Network</b>
Deductible (Individual/Family)	\$1,000/\$2,000	\$3,000/\$6,000	\$1,500/\$3,000	\$4,500/\$9,000
Embedded or Aggregate Deductible*	Embedded		Embedded	
Co-Insurance % (What YOU pay after your deductible)	40%	50%	40%	50%
Maximum Out-of-Pocket (Individual/Family) (Includes Deductible, Co-Insurance and All Co-Pays)	\$6,350/\$12,700	\$19,050/\$38,100	\$6,350/\$12,700	\$19,050/\$38,100
Office Visit				
Primary Care Provider	\$30	50%	\$30	50%
Specialist	\$60	50%	\$60	50%
Preventive Service (per Federal Laws) †	No Charge	50%	No Charge	50%
Inpatient Hospitalization	40%	50%	40%	50%
Imaging (PET/CAT Scan, MRI's)	\$250	50%	\$250	50%
Maternity	40%	50%	40%	50%
Urgent Care	\$75	50%	\$75	50%
Ambulance	\$150	50%	\$150	50%
Emergency Room	\$250	\$250	\$250	\$250
Prescription Drug				
Retail Pharmacy				
Generic	\$20	50% (minimum \$60)	\$20	50% (minimum \$60)
Preferred Brand	\$60	50% (minimum \$60)	\$60	50% (minimum \$60)
Non-Preferred Brand	\$80	50% (minimum \$60)	\$80	50% (minimum \$60)
Specialty	25%	50% (minimum \$60)	25%	50% (minimum \$60)
Mail Order (90 Days Supply)	2x	50% (minimum \$60)	2x	50% (minimum \$60)

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**Aggregate Deductible:** For Family coverage, the entire Family Annual Deductible must be met before co-pay or coinsurance is applied for any individual family member.

† In accordance with Federal laws, Preventive Services are covered at 100% without regard to annual deductible being met.

Small Group Plan	InHealth Silver 2000-3060		InHealth Silver 2000-30100	
Available On Exchange (Y/N)	NO		NO	
<b>Benefits</b>	<b>Network</b>	<b>Non-Network</b>	<b>Network</b>	<b>Non-Network</b>
Deductible (Individual/Family)	\$2,000/\$4,000	\$6,000/\$12,000	\$2,000/\$4,000	\$6,000/\$12,000
Embedded or Aggregate Deductible*	Embedded		Embedded	
Co-Insurance % (What YOU pay after your deductible)	40%	50%	0%	50%
Maximum Out-of-Pocket (Individual/Family) (Includes Deductible, Co-Insurance and All Co-Pays)	\$6,350/\$12,700	\$19,050/\$38,100	\$6,350/\$12,700	\$19,050/\$38,100
Office Visit				
Primary Care Provider	\$30	50%	\$30	50%
Specialist	\$60	50%	\$60	50%
Preventive Service (per Federal Laws) †	No Charge	50%	No Charge	50%
Inpatient Hospitalization	40%	50%	0%	50%
Imaging (PET/CAT Scan, MRI's)	\$250	50%	\$250	50%
Maternity	40%	50%	0%	50%
Urgent Care	\$75	50%	\$75	50%
Ambulance	\$150	50%	\$150	50%
Emergency Room	\$250	\$250	\$250	\$250
Prescription Drug				
Retail Pharmacy				
Generic	\$20	50% (minimum \$60)	\$20	50% (minimum \$60)
Preferred Brand	\$60	50% (minimum \$60)	\$60	50% (minimum \$60)
Non-Preferred Brand	\$80	50% (minimum \$60)	\$80	50% (minimum \$60)
Specialty	25%	50% (minimum \$60)	25%	50% (minimum \$60)
Mail Order (90 Days Supply)	2x	50% (minimum \$60)	2x	50% (minimum \$60)

\* **Embedded Deductible:** Each covered family member only needs to satisfy his or her individual deductible, not the entire family deductible, prior to receiving plan benefits.

**Aggregate Deductible:** For Family coverage, the entire Family Annual Deductible must be met before co-pay or coinsurance is applied for any individual family member.

Small Group Plan	InHealth Silver 2050 HSA	
Available On Exchange (Y/N)	YES	
<b>Benefits</b>	<b>Network</b>	<b>Non-Network</b>
Deductible (Individual/Family)	\$2,050/\$4,100	\$10,000/\$20,000
Embedded or Aggregate Deductible*	Aggregate	
Co-Insurance % (What YOU pay after your deductible)	20%	50%
Maximum Out-of-Pocket (Individual/Family) (Includes Deductible, Co-Insurance and All Co-Pays)	\$6,000/\$12,000	\$20,000/\$40,000
Office Visit		
Primary Care Provider	20%	50%
Specialist	20%	50%
Preventive Service (per Federal Laws) †	No Charge	50%
Inpatient Hospitalization	20%	50%
Imaging (PET/CAT Scan, MRI's)	20%	50%
Maternity	20%	50%
Urgent Care	20%	50%
Ambulance	20%	50%
Emergency Room	20%	20%
Prescription Drug		
Retail Pharmacy		
Generic	20%	50% (minimum \$60)
Preferred Brand	20%	50% (minimum \$60)
Non-Preferred Brand	20%	50% (minimum \$60)
Specialty	20%	50% (minimum \$60)
Mail Order (90 Days Supply)	20%	50% (minimum \$60)

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**Aggregate Deductible:** For Family coverage, the entire Family Annual Deductible must be met before co-pay or coinsurance is applied for any individual family member.

† In accordance with Federal laws, Preventive Services are covered at 100% without regard to annual deductible being met.

Small Group Plan	InHealth Gold 500-2080		InHealth Gold 1000-2080	
Available On Exchange (Y/N)	NO		NO	
<b>Benefits</b>	<b>Network</b>	<b>Non-Network</b>	<b>Network</b>	<b>Non-Network</b>
Deductible (Individual/Family)	\$500/\$1,000	\$1,500/\$3,000	\$1,000/\$2,000	\$3,000/\$6,000
Embedded or Aggregate Deductible*	Embedded		Embedded	
Co-Insurance % (What YOU pay after your deductible)	20%	50%	20%	50%
Maximum Out-of-Pocket (Individual/Family) (Includes Deductible, Co-Insurance and All Co-Pays)	\$4,500/\$9,000	\$15,000/\$30,000	\$3,500/\$7,000	\$7,000/\$14,000
Office Visit				
Primary Care Provider	\$20	50%	\$20	50%
Specialist	\$40	50%	\$40	50%
Preventive Service (per Federal Laws) †	No Charge	50%	No Charge	50%
Inpatient Hospitalization	20%	50%	20%	50%
Imaging (PET/CAT Scan, MRI's)	\$250	50%	\$250	50%
Maternity	20%	50%	20%	50%
Urgent Care	\$75	50%	\$75	50%
Ambulance	\$150	50%	\$150	50%
Emergency Room	\$250	\$250	\$250	\$250
Prescription Drug				
Retail Pharmacy				
Generic	\$20	50% (minimum \$60)	\$20	50% (minimum \$60)
Preferred Brand	\$40	50% (minimum \$60)	\$40	50% (minimum \$60)
Non-Preferred Brand	\$60	50% (minimum \$60)	\$60	50% (minimum \$60)
Specialty	25%	50% (minimum \$60)	25%	50% (minimum \$60)
Mail Order (90 Days Supply)	2x	50% (minimum \$60)	2x	50% (minimum \$60)

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**Aggregate Deductible:** For Family coverage, the entire Family Annual Deductible must be met before co-pay or coinsurance is applied for any individual family member.

† In accordance with Federal laws, Preventive Services are covered at 100% without regard to annual deductible being met.

## Doctors you trust, coverage you need.

Our extensive network of doctors and hospitals provide the foundation for the health plans we have created. Your employees have access to a robust provider network with over 25,000 Ohio providers including over 300 Ohio hospitals.



Small Group Plan	InHealth Gold 2000 HSA		InHealth Gold 2000-20100	
Available On Exchange (Y/N)	YES		NO	
<b>Benefits</b>	<b>Network</b>	<b>Non-Network</b>	<b>Network</b>	<b>Non-Network</b>
Deductible (Individual/Family)	\$2,000/\$4,000	\$5,000/\$10,000	\$2,000/\$4,000	\$6,000/\$12,000
Embedded or Aggregate Deductible*	Aggregate		Embedded	
Co-Insurance % (What YOU pay after your deductible)	0%	50%	0%	50%
Maximum Out-of-Pocket (Individual/Family) (Includes Deductible, Co-Insurance and All Co-Pays)	\$2,000/\$4,000	\$10,000/\$20,000	\$3,000/\$6,000	\$10,000/\$20,000
Office Visit				
Primary Care Provider	0%	50%	\$20	50%
Specialist	0%	50%	\$40	50%
Preventive Service (per Federal Laws) †	No Charge	50%	No Charge	50%
Inpatient Hospitalization	0%	50%	0%	50%
Imaging (PET/CAT Scan, MRI's)	0%	50%	\$250	50%
Maternity	0%	50%	0%	50%
Urgent Care	0%	50%	\$75	50%
Ambulance	0%	50%	\$150	50%
Emergency Room	0%	0%	\$250	\$250
Prescription Drug				
Retail Pharmacy				
Generic	0%	50% (minimum \$60)	\$20	50% (minimum \$60)
Preferred Brand	0%	50% (minimum \$60)	\$40	50% (minimum \$60)
Non-Preferred Brand	0%	50% (minimum \$60)	\$60	50% (minimum \$60)
Specialty	0%	50% (minimum \$60)	25%	50% (minimum \$60)
Mail Order (90 Days Supply)	0%	50% (minimum \$60)	2x	50% (minimum \$60)

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† In accordance with Federal laws, Preventive Services are covered at 100% without regard to annual deductible being met.

To help make prescription care even easier, our members can receive their medications from local independent pharmacies and national chains. In fact, our Pharmacy Benefits Manager has worked very hard to provide our members with simple and affordable methods to access the medications they need. We even provide the convenience of mail order delivery directly to members—frequently at a reduced cost.

# Plan Features

Your employees can look to InHealth for health insurance plans that exceed expectations with affordable rates and comprehensive coverage. All InHealth members have professional, local customer service that is just a phone call away.

## Essential Health Benefits

Our plans cover the Essential Health Benefits which are consistent with those set forth under the Patient Protection and Affordable Care Act of 2010. These Essential Health Benefits cover ten basic categories including:

- Ambulatory patient services (outpatient)
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral (provided by our partner carrier Delta Dental) and vision care

## Preventive Care Services

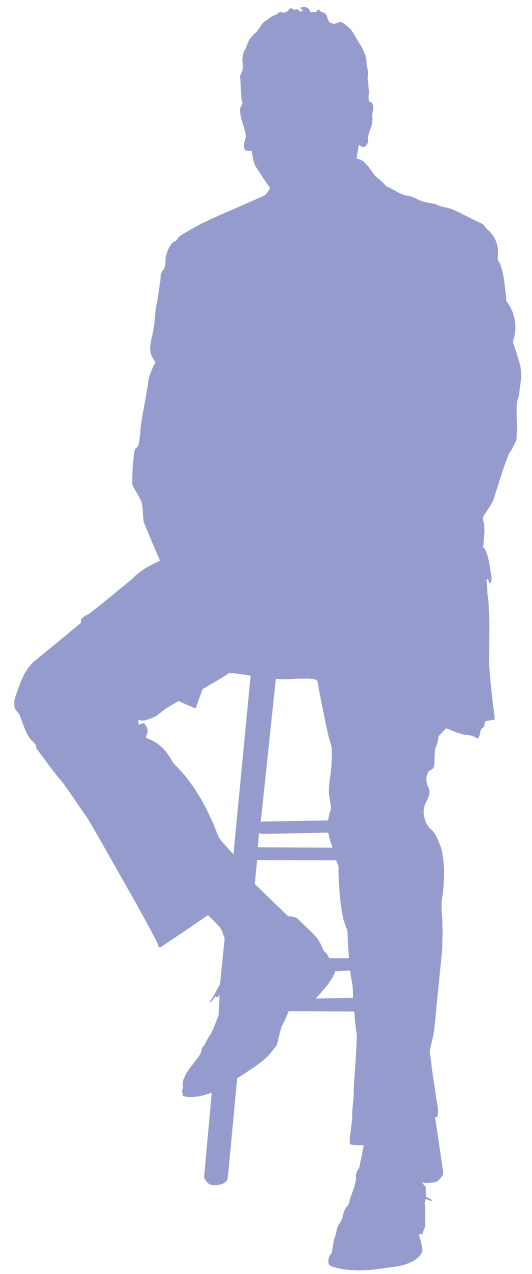
Preventive care services, as defined by federal regulation, are paid at 100 percent when received in-network. Age and frequency schedules apply. Covered preventive care services include, but are not limited to:

- Physician office visits for preventive care services
- Adult physicals
- Routine ob/gyn visits
- Well-child visits
- Routine mammograms
- PSA (prostate-specific antigen)
- Colonoscopy
- Laboratory services
- Adult and child immunizations (including flu and pneumonia shots)

## Covered Services

When medically necessary, charges are payable subject to the calendar-year deductible, coinsurance and, for out-of-network providers, Reasonable and Customary Fees. Services include:

- Acupuncture
- Ambulance services
- Behavioral health services
- Clinical trials
- Diabetic equipment education and supplies
- Diagnostic services/imaging
- Emergency care and urgent care services
- Habilitative services
- Home care services
- Hospice services
- Human organ and tissue transplant (bone marrow/ stem cell) services
- Inpatient services
- Maternity services
- Medical supplies, durable med equipment, and appliances
- Outpatient services
- Physician home visits and office services
- Prescription drug benefits
- Preventive care services
- Surgical services
- Reconstructive services
- Mastectomy
- Sterilization
- Temporomandibular/craniomandibular joint disorder & craniomandibular jaw disorder
- Therapy services



The policy information within this brochure/document has certain exclusions and limitations. For costs and complete details of the coverage, call your insurance agent of InHealth Mutual at 1-866-982-5644.

# Prescription Drug Benefits

We know how important medications are to the health and well-being of your employees. That is why prescription drug benefits are included with every plan we offer. We partner with ProCare Rx, our pharmacy benefits manager, to offer solutions that ensure your employees receive the care and attention they deserve. At InHealth, we:

- Coordinate and integrate care with other clinical areas
- Encourage the use of formulary drugs (a formulary is a list of preferred brand-name and generic medications for which members pay a lower out-of-pocket charge)
- Provide members with prescription drug benefit consultations
- Enable members to view both medical and prescription drug claims online
- Provide mental health and substance use disorder services, including behavioral health treatment
- Ensure that high-cost specialty drugs are managed consistently and cost effectively, whether they are administered as part of medical services or through a prescription
- Manage prescription drugs online

We believe that effectively integrating prescription drug benefits with InHealth plans helps enhance the member experience and improve overall health. Our focus is on delivering a prescription drug benefit that balances quality care with total costs, which is especially important when managing chronic and/or complex conditions.



# Preventive Care

While InHealth is proud to provide the coverage your employees need, we would rather help them prevent illness altogether. Preventive care helps reduce healthcare costs and is one of the most important steps employees can take to manage their health. Routine preventive care can identify and address risk factors before they lead to illness.

Preventive care services provided by a provider in our network are covered with no cost sharing. No copay, coinsurance or deductible. However, out-of-network charges may apply if the services are performed by a non-network provider.

Preventive care visits include complete physical exams, vaccines to prevent disease, cancer screening tests and certain lab tests. Remind your employees to ask their primary care providers about other actions they can take to improve their health.

Most preventive care falls into one of the following broad categories\*:

- Preventive physical exams and screening tests (e.g. diabetes, cholesterol, high blood pressure and STDs)
- Counseling and education interventions (e.g. diet and nutrition, disease prevention and alcohol or drug abuse)
- Women's Services (e.g. contraception, prenatal services, breast cancer screenings and well-women visits)

To request a complete list of Preventive Services, contact us at Customer Care: 1-800-580-8502.

\* The list of covered preventive services is subject to change based on federal and state regulations.

## We are in this together with resources to help members get and stay healthy.

At InHealth, we encourage members to take responsibility for their own health. Whether your employees participate in our wellness programs, seek wellness advice on their own, or work with their doctor to develop personalized health regimens, the result is engaged participants who are healthier and happier. And, of course, healthier members help us fulfill our promise of lower premiums for all.

### Medical Management Program

At InHealth, we make sure that members are able to make an informed choice in all clinical decisions related to their care. Our members are provided with a patient-centered medical management program that has several specialty programs. Along with services that support health, wellness and options for healthcare services, we also provide clinical oversight of services, member advocacy, member clinical support, member education and improved access and availability to appropriate and necessary care.

As your employees consider and investigate medical options, they can turn to InHealth for educational, oversight and management support through these five programs:

- Wellness programs
- Utilization management programs
- Care coordination and large case management programs
- 24/7 nurse advice line
- Health and chronic disease management programs include free case management, self-care and educational materials
  - Asthma - also provides supplies and medications
  - Depression - also provides supplies and medications\*
  - Diabetes - also provides supplies and medications
  - Maternity - also provides Baby Welcome kit that includes diaper bag, baby monitor and breast pump or first month of formula

\* First free generic medication for depression treatment.

### New in 2015 based on Member and Community Input:

- 2+2 Program: Beyond free preventive services, 2 free visits to PCP and 2 free visits to Behavioral Health Specialist
- Health Savings Accounts
- Acupuncture: Up to \$40/visit; \$1,000/year

## Wellness Programs

**Members who complete and return our HealthSmart Check List - a simple 12-question health risk assessment - during their first sixty (60) days of coverage are eligible for a one-time reduction of \$250 off of their 2015 Plan Year annual deductible. Families are eligible for a maximum reduction of \$500.** InHealth also provides healthy lifestyle coaching in the communities for its members and attends office visits with members who need support to ensure compliance. As our services continue to evolve, we plan to provide additional incentives related to participation in wellness initiatives. These will be determined during the baseline year and will be in direct response to baseline findings/outcomes related to wellness and prevention initiatives.

InHealth Mutual is tailoring this product to include multiple interventions to support:

- Risk identification
- Risk assessment
- Prevention
- Motivational ready for change
- Healthy lifestyles
- Community based support systems
- InHealth Cares education program





## InHealth Cares

We are committed to excellence in quality care that goes beyond insurance coverage. The InHealth Cares program is building individual, family and community support systems that eliminate barriers to health care through education on chronic conditions, providing a medical home, supporting lifestyle changes, supporting behavioral health needs within the individual and family unit, and providing opportunities to participate in wellness and prevention services. Ultimately, we provide a more compassionate and effective insurance program that empowers our members. Our focus is on:

### **Connecting Individuals**

The InHealth Cares program connects individuals or caregivers with a Nurse Manager, a Licensed Social Worker, a Medical Home Provider and a Member Advocate to form a complete support team. Together, they enable members to navigate the health care system to effectively manage their clinical and/or behavioral health conditions and achieve greater well-being.



### **Connecting Families**

For families dealing with a chronic, complex or disabling condition, or an acute catastrophic condition, we pair them with Member Advocate Families who have dealt with the same situation. Additional support could include an InHealth Nurse, an InHealth Social Worker or a Medical Home Provider—whatever it takes to ensure the best outcomes.

### **Connecting Communities**

InHealth takes a proactive role within the community. We are developing new programs and working closely with existing wellness and prevention programs to help improve services, provide resources and extend awareness. By referring more members to these beneficial programs, InHealth Cares strengthens the communities we serve and improves health for all.



# Managing Your Insurance Online

As your dedicated healthcare partner, InHealth Mutual offers easy-to-access and understand online tools that make managing health insurance easy for you and your employees.

## Employer Portal

By logging into your employer portal at [www.inhealthohio.org](http://www.inhealthohio.org), your InHealth Group Administrator can access valuable resources that help you manage your group plan.

### Online, you can:

- Access important coverage and legal documents
  - Group Policy
  - Benefit Plan Details
  - Group Administrator Handbook
- View and pay your premium
- Find contact information

## Member Portal

Your employees can also easily manage their individual InHealth Plan on the member portal.

### Online, your employees can:

- Access important documents
  - Certificate of Coverage
  - Benefits Sheet
  - Explanation of Benefits
  - Summary of Benefits and Coverage
  - HealthSmart Check List
  - HIPAA Privacy Statement
- Order a new ID card
- View their Member Welcome Kit
- Review member rights and responsibilities
- View and pay their premium
- Check claims and pay bills
- Find a doctor/hospital (Provider Network search)
- Find a pharmacy (Pharmacy Network search)
- Obtain Important Pharmacy Information and documents
  - Check a medication (Formulary)
  - Pharmacy mail order brochure
  - Pocket Formulary
  - Pharmacy paper claim form
  - Preventive Prescription Drug List
- Find resources for healthy living
- Learn how to file complaints, grievances and appeals

Simply visit [www.inhealthohio.org](http://www.inhealthohio.org) and follow the link to the member portal.







## “OUR MISSION:

InHealth Mutual is a nonprofit insurer built for members by members to provide quality, affordable health insurance that is responsive to the needs and wants of all Ohioans.”

The policy information within this brochure has certain exclusions and limitations. For costs and complete details of coverage, call your insurance agent or InHealth Mutual at 1-866-982-5644.

For additional information about InHealth or to request a proposal please contact our home office to be connected to your local representative at 1-866-982-5644.

InHealth Mutual is a trade name of Coordinated Health Mutual, Inc.

- Toll-Free: 1-866-982-5644
- [www.inhealthohio.org](http://www.inhealthohio.org)