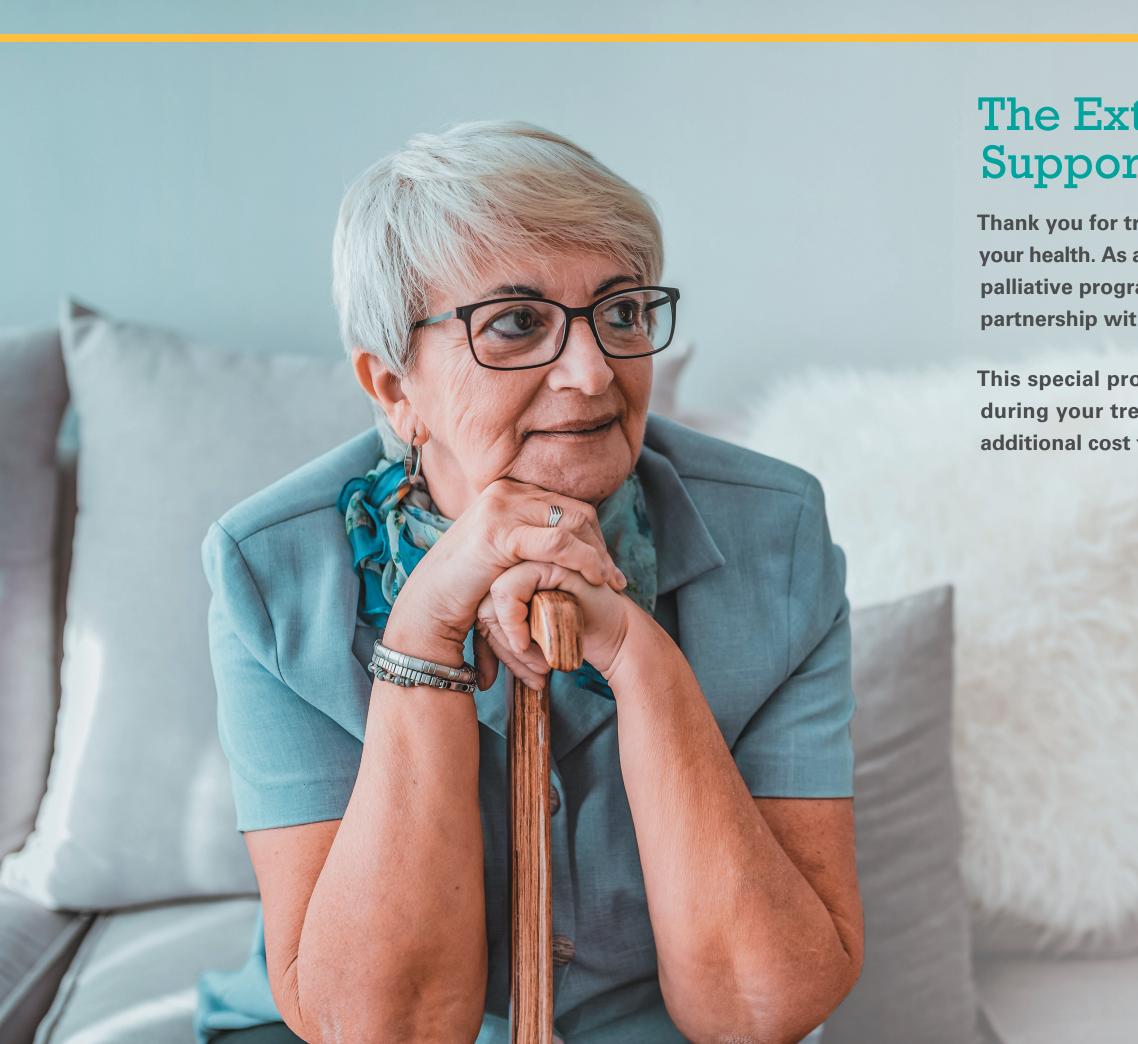
The Medical Mutual Palliative Care Program

Support Services to Improve Your Quality of Life During Treatment







The Extra Comfort and Support You Need

Thank you for trusting Medical Mutual to be a part of your health. As a valued member, you have access to our palliative program available through Medical Mutual's partnership with Carelon.

This special program provides home-based support during your treatment for a serious illness at no additional cost to you.

The Medical Mutual Palliative Care Program

Palliative care provides an extra layer of support and relief to the patient during their treatment, which helps them carry on with daily life as comfortably as possible. Many people assume palliative care is the same as hospice care, but the differences between the two are important.

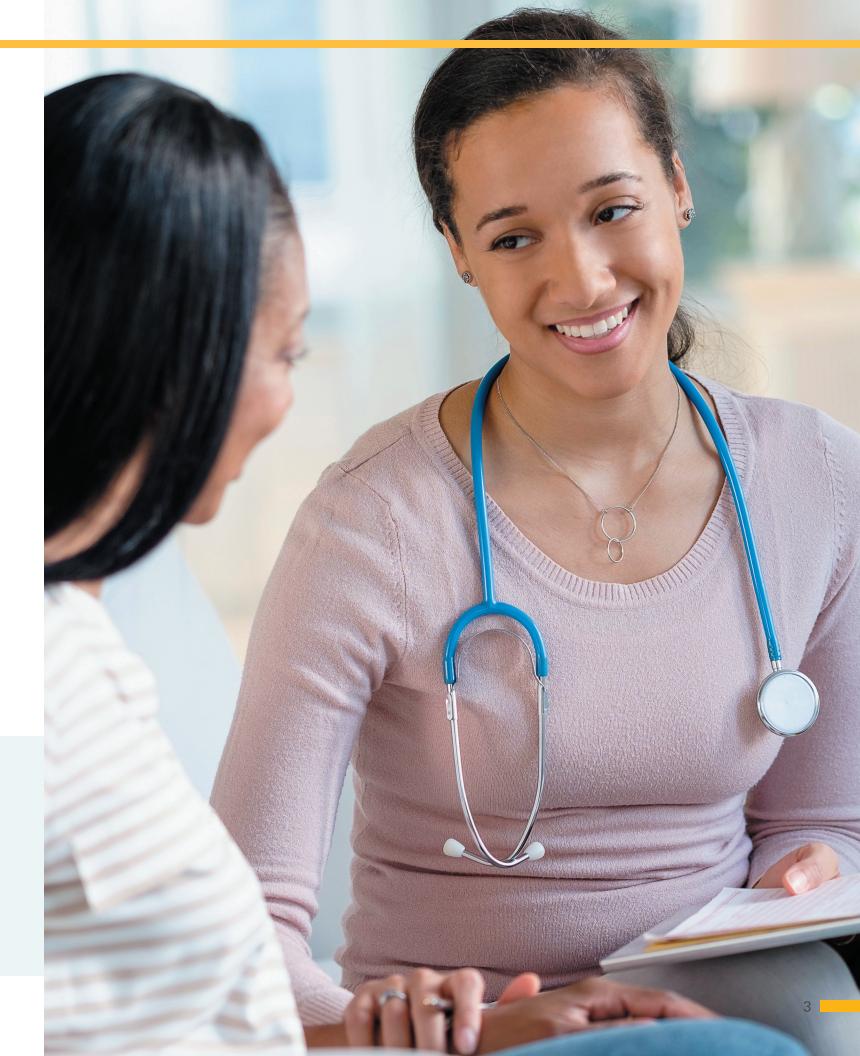
Both palliative and hospice care provide support and comfort. Palliative care can begin at diagnosis and can take place at the same time as treatment. It's meant to enhance the quality of life during treatment. Hospice care begins after treatment is stopped. It is meant to provide comfort at the end of someone's life.

Medical Mutual's Palliative Care program is provided in partnership with Carelon and offers you access to a team of doctors, nurse practitioners, nurses, social workers and chaplains. Carelon's trained personnel visit your home to help you and your family guide your physical, psychosocial and spiritual care, so you can experience some relief from the discomfort and stress associated with your illness.

Services provided through Medical Mutual's Palliative Care program are offered in conjunction with any current home care or treatments you have in place. The palliative care specialists are trained to help you find respite, manage the physical and mental symptoms associated with your treatment, and coordinate any follow-up care. As a Medical Mutual member, this homebased support is available to you at no extra cost.

Our program's support services are customized based on your needs and can include:

- Symptom management for pain, shortness of breath, depression, difficulty sleeping and fatigue. The Carelon team works with your healthcare providers to get you medication when necessary to manage these symptoms.
- Education about your illness, care plan, medications, and what to do if a medical problem occurs. This can prevent unnecessary emergency room visits and hospitalizations.
- Identifying additional resources that may be beneficial for you and your family, such as financial, transportation, meal and spiritual support.



How the Palliative Care Program Benefits You

Specialized Care

Your specialized Carelon team works with you to understand your illness, symptoms and healthcare goals. They also identify the current level of support you have from your family, friends and other caregivers. Based on this information, they partner with your healthcare providers and your support network to develop a care plan focused on your needs.

Knowing your health requirements can change, your Carelon team works with your healthcare providers and Medical Mutual to adjust your care plan and services as needed. Carelon will also work with Medical Mutual directly to address administrative items specific to your health plan benefits, such as prior authorizations and billing assistance.

Patient Empowerment

Your Carelon team provides resources, education and support that help you and your family prepare for post-treatment interactions with healthcare providers. They will help you understand your treatment, as well as organize information about your medications, health status and other important clinical information so you can help advocate for how you want to manage your post-treatment symptoms and pain.

24/7 Support with Flexible Options

You can receive the palliative care you want, in the location you want it, when you need it. Your Carelon team is available 24 hours a day, seven days a week. At-home visits, telemedicine, and telephonic support that work around your schedule mean more time spent in the comfort of your home and less unnecessary transportation to medical appointments.

Because you are a Medical Mutual member, these support services are available to you at no additional cost. We are confident you will find them valuable throughout your treatment. If you have questions about this program, please contact your Carelon team or call toll free at 1-877-702-6863 (TTY: 866-669-7707), 24 hours a day, seven days a week.





Cleveland, OH 44115-1355

MedMutual.com/Medicare