

COLLEGE GRADS RISK LOSING HEALTH INSURANCE

CLEVELAND - Many of this spring's college graduates may be unpleasantly surprised to find they are no longer eligible for health insurance coverage under their parents' plan.

"I'm on my parent's insurance plan right now and I'm not sure what I'm going to do when I graduate and don't find a job right away," said Matthew Kiraly, a graduating chemical engineering student at Youngstown State University. "Until now, I haven't really thought about it very much, but I know I don't want to go without health insurance. I play summer sports and you never know what's going to happen."

Until they land a full-time job with health benefits, the increasingly popular personalized health plan, like Medical Mutual's SuperMed One, is one way graduates can safeguard themselves from the possibility of unforeseen health and financial risk. Personal plans are the fastest growing segment in the health insurance market, offering affordable and dependable quality health coverage.

As an example, a healthy 22-year-old non-smoking male would pay less than \$100 a month for coverage with a \$500 deductible using SuperMed One.

"Going without health insurance is a mistake young people often make," says Jan Santoli of Medical Mutual, Ohio's oldest and largest health insurer. "They don't think they'll get sick or become injured and what they don't realize is they're putting their health and finances at great risk."

Personal health plans are particularly affordable because the individual controls the policy design and is rated on his or her individual make up, unlike group plans where the rating is based on the health of all members of the group. With a personal plan, graduating college students can also customize the benefits to meet their needs.

"It's very important that graduates, like Matthew, realize the time to act is now while they're healthy. Before you need health insurance is the time to start thinking about it," said Santoli.

Individual health plans may also include benefits for emergency care and prescription medications. Individuals may also select dental and vision care, short-term medical coverage for six months, and life insurance and critical illness coverage in order to design a plan to fit their needs.

Medical Mutual's Web site, www.SuperMedOne.com, features an online premium estimator to give the user an idea of how much a SuperMed One plan would cost them. Individuals can then submit an application and coverage may begin within one week. Customers may also purchase SuperMed One by contacting an independent insurance broker or by calling 1-800-722-7331.

Founded in 1934, Medical Mutual is the oldest and largest health insurance company based in Ohio. The company serves its customers through high-quality, affordable group and individual health insurance plans, and third-party administrative services to self-insured group customers. Based in Cleveland, Medical Mutual also has offices in Columbus, Cincinnati, Toledo, Akron, Dayton and Youngstown. Visit Medical Mutual at www.MedMutual.com.