Make Exercise Part of Your Lifestyle

Before exercising, talk to your healthcare provider if you:

- Smoke
- Are age 40 or older
- Have high blood pressure or a history of heart disease
- Are diabetic and/or more than 20 pounds overweight

Tips for success:

- Set realistic, measurable goals
- Keep an exercise log to track your progress
- Change your exercise routine to prevent boredom
- Reward yourself for progress
- Schedule exercise time like other appointments
- Have fun by working out with a friend

Medical Mutual

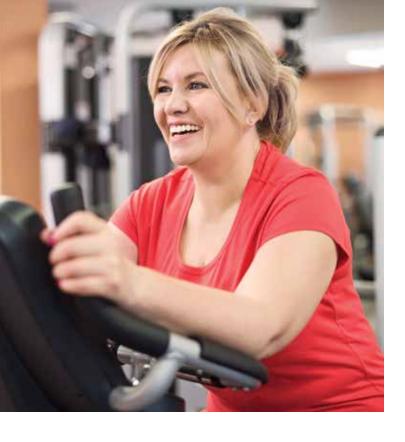
2060 East Ninth Street Cleveland. OH 44115-1355

MedMutual.com

Fitness Discounts from Medical Mutual







Get Fit and Healthy While Saving Money

Whether you are joining a gym for the first time or have had a long-term commitment to fitness, Medical Mutual supports your active, healthy lifestyle.

Choosing a fitness club that's right for you will help you stay committed. Make sure the location, hours and other programs meet your needs.

Medical Mutual's Fitness Discounts program gives you one more reason to hit the gym. You'll save money on a membership at facilities in the Curves® and Global Fit® networks.

Curves

Created specifically for women, Curves offers a complete fitness solution.

The Curves 30-minute workout regimen burns up to 500 calories through a proven program of strength training, cardio and stretching. The system is built around resistance machines that work every major muscle group, two muscles at a time, giving you a more efficient and effective workout with every visit.

Your enrollment fee will be waived — a savings up to \$99 at the participating Curves of your choice. Call (800) CURVES30 for locations.

A voucher is all you'll need to receive this waived fee. To access it online:

- Visit MedMutual.com
- Log in to My Health Plan
- Click Fitness under the Healthy Living tab

If you don't have access to a computer, call
Customer Care at the number on your member
identification card to receive a voucher in the mail.

These recommendations are for your information only. They do not take the place of your doctor's advice, diagnosis or treatment. What is covered by your plan will be based on your specific benefit plan. This brochure is considered marketing material. It provides information about buying or using the service or product. We have no financial ownership or incentive arrangement for the use of this product(s) or service(s). These are discount programs, not health plan benefits. Discounts may not be the best value, but offer a consistent discount from a standard rate. Programs may change without notice.

GlobalFit

GlobalFit offers our members special rates that are not offered directly through its fitness clubs or to the general public.

Through GlobalFit, you get:2

- Access to more than 10,000 fitness clubs nationwide, including regional chains and local favorites
- Low rates and flexible membership options

As a Medical Mutual member, you'll also enjoy exclusive discounts on:

- Workout DVDs and fitness trackers
- Online diet programs
- Nutritional supplements

Take advantage of a free tour and trial workout at most participating clubs:

- Visit MedMutual.com
- Log in to My Health Plan
- Click Fitness under the Healthy Living tab, then Global Fit
- Or call GlobalFit at (800) 294-1500
- Curves enrollment voucher cannot be combined with GlobalFit's Curves discount.
- 2. These special rates are available only through GlobalFit and are not offered through the fitness club directly or available to the general public. This offer is made possible only through your employer, membership, health plan or group affiliation. Participation is for new members only memberships are not available to clubs in which you are currently a member. Participation may not be available at all clubs.

Curves is a registered trademark of Curves International, Inc. GlobalFit is a registered trademark of Global Affiliates, Inc.