



**CONSUMERS LIFE
INSURANCE COMPANY®**
A MEDICAL MUTUAL OF OHIO® Company



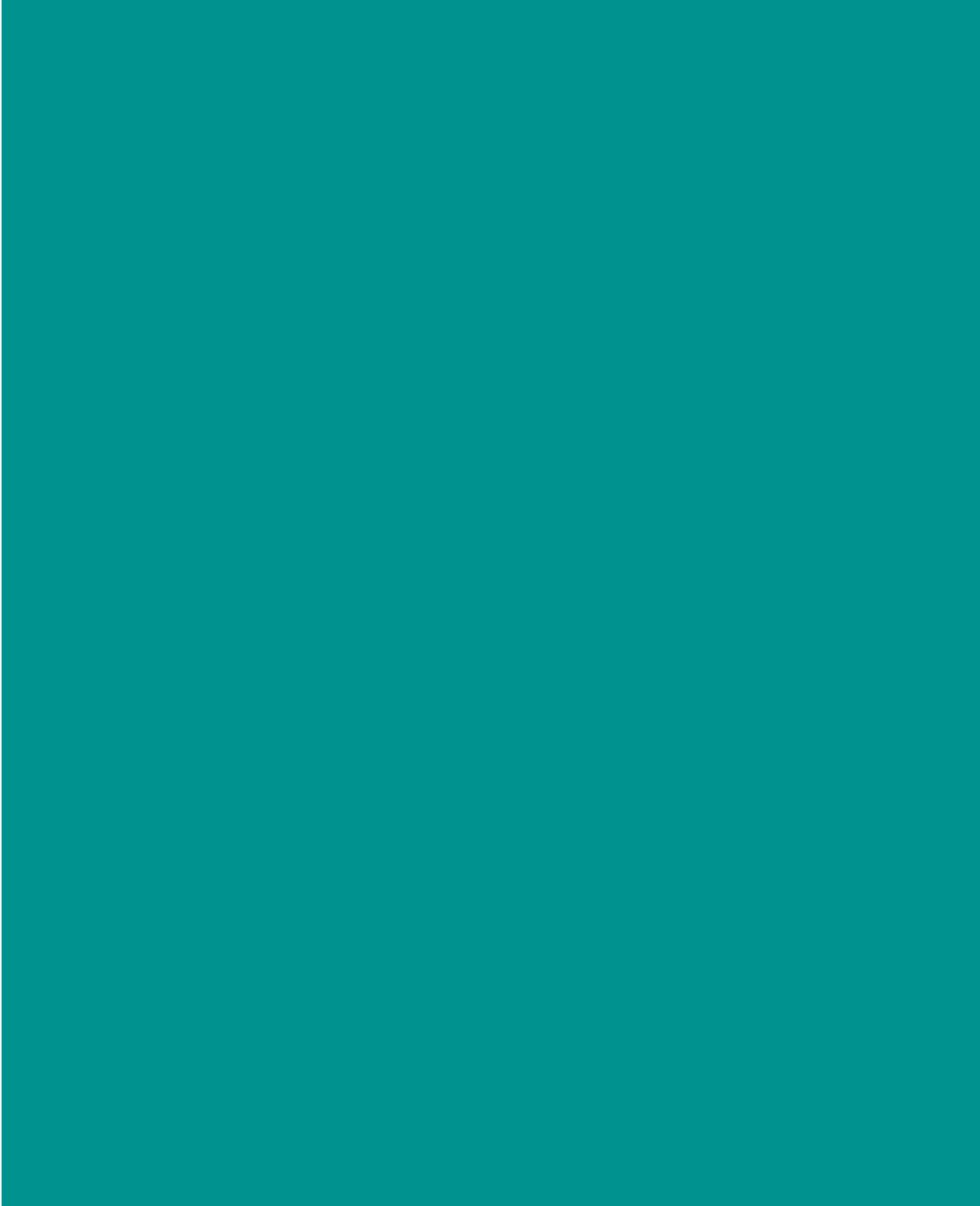
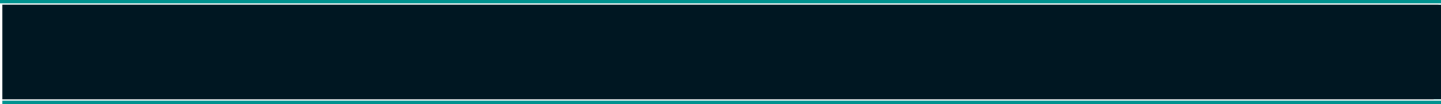
CONSUMERS LIFE INSURANCE COMPANY



**Group Life, Dependent Life, Short-Term Disability & Long-Term
Disability Products**

ADMINISTRATIVE KIT





CONSUMERS LIFE INSURANCE



Administrative Guidelines

Managing your benefits just got a lot easier because Consumers Life Insurance Company®, a subsidiary of Medical Mutual of Ohio®, now offers group life and disability coverage to complement its array of health insurance products. The Consumers Life product portfolio includes group term life, accidental death and dismemberment (AD&D), dependent life, supplemental life, short-term disability (STD) and long-term disability (LTD). Your package of benefits will still be offered with the same ease of administration that you are accustomed to — which means one bill and access to online administration through EmployerLink for all products.

Eligibility

An employee is eligible for coverage if the employee is:

- A member of an eligible class.
- Working the minimum number of hours as set forth in the application.
- Actively at work.

An eligible dependent includes:

- An employee's lawful spouse.
- Any unmarried children (natural or adopted) who are within the age limits set forth in the application.
- Any employee who is not in active military service.

An eligible person may also include a retiree under the group's formal retirement program, but only if the retiree coverage is approved by Consumers Life.

The actively at-work provision will be waived for Life, Accidental Death and Dismemberment and Dependent Life Insurance for employees:

- Who are not disabled.
- Who are on layoff, leave of absence or sabbatical leave.
- Who were being covered by an extension of benefits provision under the prior carrier's policy.
- Who are no longer eligible for coverage under the prior carrier's policy.

Insurance will continue under this provision for the balance of the time provided for under your prior carrier's policy, but not to exceed a total of three months.

Coverage Effective Dates

The employee effective dates are as follows:

Non-Contributory Benefits (employer pays 100 percent of premium)

An employee, who is actively at work, will become insured for non-contributory benefits on the day following completion of the employee waiting period, if any, as stated in the application.

If an employee waives all or a portion of his noncontributory coverage and chooses to enroll at a later date, the employee is considered a late applicant and must provide evidence of insurability satisfactory to Consumers Life before coverage can become effective.

Coverage will become effective on the date Consumers Life determines that the evidence is satisfactory and provides written notice of approval.

Contributory Benefits (employee contributes to premium through payroll deduction)

An employee may apply for contributory insurance coverage at any time. The coverage will become effective as follows, provided he is actively at work on that date:

If the enrollment form is signed on or before the end of the waiting period, if any, the coverage will become effective on the day following completion of the waiting period.

If the enrollment form is signed after the end of the waiting period, but within 31 days after that day, the coverage will become effective the date the employee signs the enrollment form. If the enrollment form is signed following the 31-day period, the employee is considered a late applicant and must furnish evidence of insurability satisfactory to Consumers Life before coverage can become effective. Coverage will become effective on the date Consumers Life determines that the evidence is satisfactory and provides written notice of approval.



Effective Date for Dependents

A dependent's coverage becomes effective on the date the dependent satisfies all eligibility requirements if the application is made within 31 days of becoming eligible for coverage.

If the application is not made within 31 days, the dependent is considered a late applicant and must furnish evidence of insurability satisfactory to Consumers Life before coverage can become effective. Coverage will become effective on the date Consumers Life determines that evidence is satisfactory and provides a notice of approval.

Evidence of Insurability Requirements

Evidence of insurability is a statement of medical history and related information used to determine whether an applicant is approved for coverage.

If an employee is required to submit evidence of insurability to Consumers Life, the coverage will become effective on the date Consumers Life determines that the evidence is satisfactory and provides written notice of approval.

Evidence of insurability is required:

- When an employee applies for contributory coverage more than 31 days after they first become eligible.
- When an employee applies for contributory dependent coverage more than 31 days after their first dependent becomes eligible.
- For insurance amounts in excess of the group's non-medical maximum limit.
- For any other reason in accordance with our current standard underwriting procedures and guidelines.

- When an eligible employee has waived all or a portion of his non-contributory coverage and enrolls at a later date.

Employee Changes

When an employee changes coverage, a new application should be submitted reflecting any changes requested. In most cases, changes will become effective on the first billing due date after we receive the request, subject to any required underwriting approval.

When an employee terminates coverage, whether the employee cancels coverage or terminates employment, the group is required to notify the Membership/Billing department listing the effective date and reason for termination (e.g., left employment, waiving coverage). The group should then notify the employee of his conversion rights.

When a covered employee dies, the group is required to notify the Membership/Billing department indicating the date of death as the term date. If the employee had dependent coverage at the time of death, the group should notify the dependents of their dependent life insurance conversion rights.

When an employee's insurance amount changes due to a change in salary, class or occupation, the change should be reported to the Membership/Billing department and should include the effective date of change and reason for change.

When an employee wants to change a beneficiary designation, the group is required to provide a beneficiary designation change form to the employee. The form must be signed and dated by the employee, and the employer is to keep all beneficiary designation forms on file. Consumers Life will only require a copy in the unfortunate event of a death claim.

When an employee gets married or has children, and dependent coverage is offered, the employee should complete an application to add the spouse or any new dependent children.



Employee Conversion Rights

An employee whose coverage terminates may have the right to convert their group term life insurance to an individual whole life insurance policy without evidence of insurability. If offered, life coverage for any dependents may also be converted at the same time. It is the employer's responsibility to notify eligible persons of their conversion rights.

The right to purchase a conversion policy is available when the employee's group term life insurance coverage ends for a reason other than the group's coverage ending or changing. The employee has 31 days after the group term life coverage ends to apply for conversion coverage. The individual must complete an application for conversion and submit it to Consumers Life.

Filing a Claim

Life Claims

In order to file a claim for life insurance benefits, a Death Claim form can be obtained from the Web site, ConsumersLife.com, or by calling our toll-free number, 866/925-2542. The group representative is responsible for completing the Death Claim form and submitting it to our office with a Certified Death Certificate, a copy of the original Enrollment form and the most recent Beneficiary Designation form. If Accidental Death Benefits are being claimed, a copy of the police report, newspaper clippings, witness statement, and any other available supporting documentation should also be included. The life insurance claim may be faxed or e-mailed to Consumers Life. However, the Certified Death Certificate must be mailed to our Claims department for processing at the address below.

Disability Claims

If an employee is absent from work due to disability and it is believed that the disability will extend beyond the policy's elimination period, a disability claim should be filed. A Disability Claim form can be obtained from the Web site, ConsumersLife.com, or by calling our toll-free number, 866/925-2542. The claimant, the group representative and the claimant's physician are each responsible for completing a portion of the claim form. The completed Disability Claim form should be faxed, e-mailed or mailed to our claims department for processing.

Consumers Life Insurance Company

24650 Center Ridge Road, Suite 110
Westlake, OH 44145

fax: 440/617-1236

e-mail: claims@consumerslife.com

Billing Method

The monthly billing is mailed (in conjunction with the health plan bill, if health coverage is also elected) during the month prior to the payment due date. For example, coverage for the month of June would be billed by May 15. The billing reflects the employer group's membership status as of the date that the billing was prepared.

We advise that payments should be made on time as late payments may result in delayed services.

Contract and Rate Notification

Each new group enrolling with Consumers Life Insurance Company will receive a policy and a copy of the application for group coverage indicating the rates for the first two years. At least 30-days prior to the renewal date, a rate notification will be forwarded to the group.

Change in Group Information

The group should notify the Membership/Billing department of changes such as company name, company address, group official, telephone number or fax number change.

Disclaimer: This administrative kit is intended as an overview of the procedures and policies offered through Consumers Life Insurance Company. Please refer to the group policy for detailed information. In case of any conflict between this guide and the terms of the group policy, the group policy will govern.





CONSUMERS LIFE INSURANCE

For questions and concerns regarding your policy, please contact
Consumers Life Policy Administration department at 866/925-2542.

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Visit ConsumersLife.com