

CONSUMERS LIFE INSURANCE COMPANY



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



Why Choose Consumers Life Products?

Consumers Life is proud to offer life and disability insurance products to complement our full array of health plans. Our plans include group life, dependent life, group accidental death and dismemberment (AD&D), short-term disability (STD) and long-term disability insurance (LTD). Consumers Life makes life insurance easy – whether it’s for a first-time buyer or to supplement existing coverage. Consumers Life’s life insurance plans are affordable and, when it comes right down to it, necessary.

Affordable

Group life insurance is the most affordable option for individuals to protect themselves and their loved ones from the unexpected. Expenses can add up quickly in the event of an illness or accident. Why worry about what might happen? Consumers Life provides affordable premium options.

Necessary

Group life insurance provides financial security for the insured and their families who may otherwise go uncovered. In addition to protection in the event of an untimely death, Consumers Life group products offer up to 75 percent of the insured’s life insurance coverage if diagnosed with a terminal illness.

Who is Consumers Life?

Consumers Life Insurance Company is a subsidiary of Medical Mutual of Ohio and is licensed to sell health and life insurance in select areas across the United States.



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

As the oldest and largest Ohio-based health insurance company, Medical Mutual has been a trusted healthcare partner in Ohio since 1934, when we pioneered the concept of prepaid healthcare insurance. Over the years as the healthcare industry and the needs of our customers have changed, so have we. We continue today as an industry leader, providing our customers with an enhanced product line including comprehensive health plans and life insurance products.

Medical Mutual is a financially strong, multi-faceted company. As a proven leader in the small-group and individual markets, we partner with insurance brokers who play a key role in many of our customer relationships and who understand the business issues facing our 30,000 small-business customers and 3.5 million individual customers.

Contact your insurance agent or Consumers Life representative to learn how our products can be customized for your organization.

Our Products

Group Insurance Products

Consumers Life Insurance Company product offerings include group term life, accidental death and dismemberment (AD&D), dependent life, supplemental life, short-term disability (STD) and long-term disability (LTD). Employers can choose a plan option that fits their needs.

Group Term Life Insurance

We want to ensure that our customers are prepared financially in the event of a devastating loss of a loved one. Our group term life insurance products offer an affordable way to help employees provide financial security for their families. Employers can choose a benefit plan option that is salary-based or with flat benefit amounts.

Our standard plans include protection features such as Waiver of Premium, which may continue life coverage without further payment of premiums in the event of a total disability; and an Accelerated Death Benefit, which pays up to 75 percent of the death benefit in advance in the event of a terminal illness.

Group Accidental Death and Dismemberment (AD&D)

Our group accidental death and dismemberment benefit provides additional coverage if a death occurs as a result of an accidental death or injury. The accidental death and dismemberment benefit pays an amount equal to the death benefit. Standard AD&D benefits include seat belt, air bag, and education benefits.

Dependent Life Insurance

Dependent life is an optional benefit that is available for the entire family. Coverage may be purchased for the employee's spouse and children.

Short-Term Disability

Short-term disability products are designed to provide coverage for the insured in the event they become sick or hurt and cannot work. It serves as income replacement, which can be used to pay for monthly expenses such as mortgage or car payments while the employee is recuperating, up to 52 weeks. Consumers Life offers a flexible short-term disability program that provides peace of mind in the case of illness or injury.

Long-Term Disability

Our long-term disability plans provide a reasonable replacement of monthly earnings to insureds who become disabled for extended periods of time due to sickness or injury. In most cases, savings will not last through an extended period of disability and Social Security is not enough, making these plans a great option to ensure financial stability during sickness or recovery from an injury. Consumers Life offers a flexible long-term disability program that coordinates with our short-term disability program and, in most cases, affords the opportunity to return to work on a part-time or limited basis without the loss of benefits.





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For more information contact our Sales department at 866/925-2542.

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