



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

Consumers Life Insurance Company®: your life and disability partner

Consumers Life Insurance Company, in partnership with the Employers' Association, can offer you savings on your current group life, accidental death and dismemberment (AD&D), and disability plans. Consumers Life® is a subsidiary of Medical Mutual of Ohio®, the Employers' Association's health insurance and wellness plan partner. Consumers Life offers a variety of group life insurance products, including group term life, group AD&D, dependent life, short-term disability and long-term disability.

<p>Receive a</p> <p>15% reduction in rates* from your current employer-paid life and AD&D plan**</p> <p>5% reduction in rates* from your current employer-paid short-term disability plan**</p>	<p>You are eligible if your business meets the following guidelines:</p> <ul style="list-style-type: none">▪ Employer group that is a member of the Employers' Association▪ Headquartered in the state of Ohio▪ 10-300 eligible lives▪ Duplication of existing benefit levels▪ Life and AD&D benefits of up to \$250,000 per person▪ For multi-class plans, benefit amounts by class up to 2 1/2 times the benefit amounts of the next class▪ Retiree coverage of up to \$5,000 per person, if applicable▪ Minimum Life rate (after reduction) of 10 cents per \$1,000
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*If your group does not meet all requirements, you may still be eligible for a rate reduction.

**If your renewal date is within 60 days, the current carrier's renewal rate is the basis for reduction.

Please contact an EA member or your Medical Mutual or Consumers Life representative (800/544-900).

Standard Consumers Life Insurance Company policy language applies. Rates are guaranteed for 24 months. Renewal action will largely be based on the difference in composition of the group and/or any abnormal swings in experience. It is not the intent of Consumers Life Insurance Company to recoup this discount at renewal should the group remain largely unchanged. Premium statements will be handled on a self-administered basis. Not available for supplemental life, voluntary life, dependent life or accidental death plans. Not available for unions, PEOs, age-rated groups, groups split off from larger groups, participating contracts or groups previously underwritten by Consumers Life Insurance Company.

Group term life is underwritten by Consumers Life Insurance Company.

