

PERSONAL HEALTH PLANS



FOR INDIVIDUALS AND FAMILIES UNDER 65



**CONSUMERS LIFE
INSURANCE COMPANY™**

A MEDICAL MUTUAL OF OHIO® Company

health plans for life

INTRODUCING **PERSONAL HEALTH PLANS** FROM **CONSUMERS LIFE INSURANCE COMPANY™**



PERSONAL HEALTH PLANS FROM CONSUMERS LIFE INSURANCE COMPANY™ PROVIDE YOU WITH THE PROTECTION YOU NEED FROM CATASTROPHIC AND UNEXPECTED HEALTHCARE EMERGENCIES, AS WELL AS COVERAGE FOR YOUR ROUTINE AND PREVENTIVE HEALTH NEEDS.



It can take fewer than 24 hours for a health crisis to turn into a financial crisis. One night in the emergency room, one day in intensive care, one MRI — and most people without health insurance would start suffering financially. A Consumers Life Personal Health Plan is your first line of protection against this kind of risk.



Personal Health Plans from Consumers Life are designed for individuals who are:

- Self-employed
- Working for a company that does not offer a group health plan
- A student or recent graduate
- Over the age to remain on a parent's policy
- A child not covered on a parent's or guardian's policy
- Between jobs
- Waiting for an employer's group coverage to begin
- A part-time employee who is not eligible for group insurance
- An early retiree

PERSONAL HEALTH PLANS FEATURES AND BENEFITS

A Consumers Life Personal Health Plan is a comprehensive major medical plan that offers:

- A simple and fast enrollment process
- Protection from the expense of catastrophic and unexpected illness
- Renewable coverage once you are enrolled, even in the case of a serious or long-term illness
- A plan design with multiple deductible options, offered at each annual renewal, to best meet your needs and fit your budget
- A comprehensive set of health benefits including:
 - Prescription drug coverage
 - Emergency care
 - Care for serious or chronic illness
 - Outpatient physical, occupational and speech therapy, including chiropractic services
 - Mental health and substance abuse services
 - Preventive healthcare services



STANDARD MEDICAL COVERAGE

The Consumers Life simple-to-use plan design meets your day-to-day medical needs by providing benefits for routine care, serious illness, prescription drugs and emergency care. You may select from several standard, guaranteed renewable medical plans — from a low deductible plan to higher deductible plans that offer premium savings and dependable coverage tailored to fit your needs and budget. Consumers Life provides choice, flexibility and direct access to care.

SHORT-TERM MEDICAL COVERAGE

Consumers Life short-term medical coverage provides you with temporary security in the event of a catastrophic or unexpected illness, as well as protection for your day-to-day healthcare needs. This six-month medical plan gives you the flexibility of a short-term commitment. It is a great plan if you are between jobs, waiting for employer group coverage to begin, a recent college graduate or part-time student, a temporary or seasonal employee, or a laid-off, striking or terminating employee.

Please note: Short-term medical coverage is not renewable. You may re-apply for the short-term plan 90 days after the plan has been canceled or expired. For continuous coverage, apply for one of our standard, renewable Personal Health Plans.

PRESCRIPTION DRUG COVERAGE

Prescription drug coverage is an increasingly important part of a complete and dependable health plan. That is why all Consumers Life Personal Health Plans contain basic prescription drug coverage. You may be able to upgrade your prescription drug coverage (availability may vary from state to state). With our optional prescription drug rider, your out-of-pocket costs will be limited to a lower copay for each generic, formulary and non-formulary prescription filled. Please review the Benefit Summaries booklet located in the back of this brochure for further information.

OPTIONAL COVERAGE

In addition to medical and drug coverage, you may select additional products to enhance your coverage (availability may vary from state to state). Please review the Benefit Summaries booklet for further information on riders available in your state or contact your broker or agent.

DENTAL PLAN

When you need dental care, you want to go to a dentist with whom you are comfortable. Consumers Life Dental Plans offer you the freedom to select any dentist for your basic dental needs, including examinations, cleanings and fillings. You will receive the maximum level of benefits when you choose a dentist from our network of independent, professional dentists, lowering your out-of-pocket expenses for most preventive services.

VISION PLAN

Regular vision care exams are important to your overall health, since they can help diagnose serious health problems, such as high blood pressure, diabetes and glaucoma. The Consumers Life Comprehensive Vision Program provides you annual benefits for an eyeglass examination and a pair of eyeglasses or contact lenses, plus discounts on other vision care products.



NETWORKS

Consumers Life makes it easy to find trusted physicians and hospitals. Our preferred provider network offers access to one of the largest networks of hospitals, physicians and ancillary providers in your state. You may pick your own primary care physician or specialist who is in that network, which gives you the flexibility to select healthcare providers who are right for you.

Consumers Life provides direct access to care from any network provider, including primary care physicians, specialists and hospitals. By selecting a network physician and hospital, you will enjoy a number of advantages including:

- A comprehensive listing of healthcare providers and facilities
- Lower out-of-pocket costs
- No claim forms to file, because your healthcare providers will complete and submit all claim forms for the services they deliver

Consumers Life also offers you the option to use a provider outside the network. If you choose to receive non-emergency services from a provider outside the network, your share of the cost (coinsurance) will increase. To receive maximum value and achieve long-term savings, use Consumers Life network providers.

Contact your broker or agent for a network provider directory.

PRE-EXISTING CONDITIONS

A pre-existing condition is a condition for which an ordinarily prudent person would seek medical advice, diagnosis, care or treatment, or for which you incurred medical expenses, received medical treatment, used a prescription drug or were advised by a physician to receive treatment during the six months prior to your effective date. The number of months you were enrolled under your previous coverage may apply toward the waiting period.

ELIGIBILITY FOR PERSONAL HEALTH PLAN BENEFITS

You and your family may apply for Consumers Life personal health plans as long as you are:

- A resident of your home state at least six months of the year
- Not eligible for or entitled to Medicare or Medicaid
- Under age 65
- Not pregnant or an expectant parent prior to or including the effective date of the policy

Family coverage includes you, your spouse and any unmarried children under the age of 23. Dependent-only coverage is also available.



WHY CHOOSE CONSUMERS LIFE?

Consumers Life Insurance Company, a subsidiary of Medical Mutual of Ohio®, is a licensed health insurance company in more than half of the 50 United States and the District of Columbia. For 70 years, Medical Mutual, one of the country's oldest and most trusted insurance companies, has been offering quality health insurance products at competitive prices, with a commitment to customer service excellence. We continue that tradition with Consumers Life Personal Health Plans for individuals and families to cover everyday healthcare needs and protect from unexpected healthcare emergencies.

ENROLLMENT AND MEMBERSHIP SERVICES

Consumers Life is dedicated to providing the highest quality personal service. Once enrolled in a Personal Health Plan, our experienced and professional Customer Service representatives are available to assist with all your health insurance questions. If you ever have a concern about benefit coverage, claims or medical care, simply contact Customer Service, your broker or agent.

BENEFIT INFORMATION ONLINE

My Health Plan is a Consumers Life exclusive member Web site service that gives our members instant access to their health plan information 24 hours a day, seven days a week without having to call Customer Service. Once you enroll with us, you may register for *My Health Plan* by logging on to www.ConsumersLife.com. Some of the features of *My Health Plan* include:

- Review claims and payment status
- View explanation of benefits (EOBs) statements online
- Order handbooks
- Maximize health and wellness with WebMD
- Find a participating pharmacy near you
- Update personal information
- E-mail Customer Service
- Order new ID cards

INSURANCE PAYMENT OPTIONS

You may pay for your Consumers Life Personal Health Plan coverage by using one of the following convenient options:

- Automatic bank deduction plan. On a monthly basis, have your premium deducted directly from a savings or checking account at any financial institution within your state.
- Credit card. Have your MasterCard or VISA charged on a monthly basis.
- Billing. Have an invoice sent to your home each month with a return envelope for remittance of your payment.

RIGHT-TO-EXAMINE POLICY

You may cancel your certificate within 10 days of having it in your possession and we will refund any premium paid.



THANK YOU

Consumers Life appreciates your interest in our Personal Health Plan products. We encourage and welcome comparison shopping. Compare our plans and you will see that we offer the best coverage at the best value. We know you will find our Personal Health Plan products offer you the dependable coverage you require and deserve. For cost and further details of coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, contact your broker or agent. We look forward to serving you.

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