

**MEDICARE
SUPPLEMENT**
from CONSUMERS LIFE INSURANCE COMPANY®

MEDICARE SUPPLEMENT PLANS



FOR INDIVIDUALS OVER 65



**CONSUMERS LIFE
INSURANCE COMPANY®**

A MEDICAL MUTUAL OF OHIO® Company

health plans for life

MEDICARE SUPPLEMENT PLANS

ARE YOU LOOKING FOR AN AFFORDABLE WAY TO COVER THE HEALTHCARE EXPENSES NOT PAID FOR BY MEDICARE?

THEN CONSIDER THE BENEFITS OF *MEDICARE SUPPLEMENT FROM CONSUMERS LIFE*[®], WHICH PROVIDES YOU WITH A CHOICE OF SUPPLEMENTAL HEALTH BENEFIT PLANS TO MEET YOUR NEEDS BOTH NOW AND IN THE FUTURE.



A Medicare Supplement policy, also called Medigap, is health insurance coverage designed specifically to fill in some of the "gaps" in Medicare's coverage. Medicare Supplement policies typically pay for expenses that Medicare Part A (hospitals) and Part B (physicians) do not cover, such as deductibles, coinsurance amounts or other limits under the Medicare program.



Medicare Supplement from Consumers Life is a supplemental healthcare benefit plan designed to enhance your Medicare Part A and Part B coverage. With a Medicare Supplement plan you receive standard healthcare benefits that allow you to go to any doctor, specialist or hospital who accepts Medicare.



Medicare Supplement from Consumers Life gives you peace of mind, now and in the future, providing healthcare benefits with many added advantages.

AM I ELIGIBLE FOR MEDICARE SUPPLEMENT?

In order to enroll in *Medicare Supplement from Consumers Life*, you must be:

- A permanent resident of your state, and reside in your state at least six months of each calendar year
- Age 65 or older
- Eligible for and enrolled in both Medicare Part A (hospitals) and Part B (physicians)

WILL I HAVE TO PASS A MEDICAL EXAMINATION?

You are guaranteed acceptance if you are age 65 or older and you apply for Medicare Supplement within six months of your enrollment in Medicare Part B. You do not need to answer any medical questions or meet any medical underwriting requirements.

If you miss applying for Medicare Supplement during the first six months after enrolling in Medicare Part B, you may still apply for *Medicare Supplement from Consumers Life*. For acceptance, you must answer the medical questions on the enclosed application and meet the medical underwriting requirements. You are not required to take a medical exam.



IMPORTANT POINTS TO CONSIDER WHEN SELECTING YOUR PLAN

DOES THE PLAN PAY FOR MEDICARE DEDUCTIBLES?

Not all Medicare Supplement plans pay deductibles. *Medicare Supplement from Consumers Life* offers plans that pay the deductible, as well as plans that do not. Be sure to evaluate and compare all the benefits and premium rates in each plan in order to select the option that best suits your lifestyle. Please refer to the Outline of Coverage located in the back pocket of this brochure for the plan summaries.

DO I HAVE TO GO TO CERTAIN DOCTORS OR HOSPITALS?

If you enroll in a Medicare Supplement plan, you can receive care from any doctor, specialist or hospital of your choice who accepts Medicare. You do not need to receive pre-certifications or pre-authorizations.

WHAT IF SOMETHING HAPPENS WHEN I AM TRAVELING AWAY FROM HOME?

Your *Medicare Supplement from Consumers Life* plan extends coverage across the United States. Doctors and hospitals across the nation will always recognize and accept your Consumers Life identification card. Your benefits are in effect wherever you go in the United States.

WILL MY RATES GO UP AS I GET OLDER?

Consumers Life offers Medicare Supplement plans at affordable rates. We determine premiums based upon your attained age and gender.

Attained age means your rate will be adjusted each year on the anniversary date of your policy based upon your age.

HOW DO I MAKE MY PREMIUM PAYMENTS?

Consumers Life offers two easy payment options:

- ▣ **Automatic Bank Deduction**
By selecting this option, you authorize your bank to transfer your premium from a checking or savings account directly to Consumers Life on a monthly basis.
- ▣ **Home Billing**
This option allows you to be billed at your home address on a monthly basis.



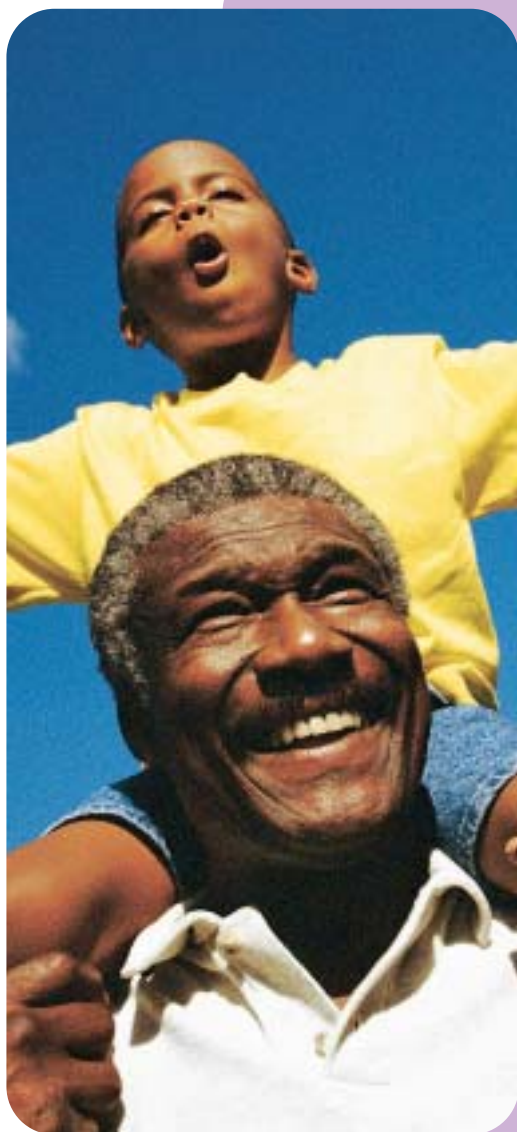
CAN MY POLICY EVER BE CANCELED?

Your policy is automatically renewed. Simply pay your premium when it is due. Consumers Life can not cancel your policy because of age or benefit use. The only reasons for cancellation would be a misrepresentation on your application or non-payment of premium.

Consumers Life, however, reserves the right to adjust premiums with advance written notice and with the approval of your state's Department of Insurance.

WHAT IF I CHANGE MY MIND?

Your satisfaction is guaranteed. If you decide within 30 days after receiving your policy not to keep it, simply return your policy along with a letter stating you do not want this coverage. You will be refunded in full for the amount of your paid premium.



CHOOSING A MEDICARE SUPPLEMENT PLAN IS NOT AN EASY TASK.

Consumers Life has enclosed in the back pocket of this brochure the following materials to help you determine what policy is right for you:

- ***GUIDE TO HEALTH INSURANCE FOR PEOPLE WITH MEDICARE***

This booklet provides basic information about Medicare Supplement insurance.

- ***OUTLINE OF COVERAGE***

The enclosed charts highlight the benefits covered under the *Medicare Supplement from Consumers Life* plans and premium information for each plan. Please review the outline carefully to determine which level of coverage best meets your needs.

- ***APPLICATION***

Complete the application form, sign where indicated and return it to your broker or agent.

NOW THAT YOU HAVE SELECTED A PLAN



Follow these steps for easy enrollment:

1. Find your premium on the Monthly Premium Information Sheet in the enclosed Outline of Coverage.
2. Complete and sign the application.
3. Mail the application in the enclosed envelope to your health insurance agent or broker.

Please Note:

This brochure provides an overview of Medicare Supplement plans. Complete information and full explanations of benefits and exclusions are detailed in your policy. If there is a conflict between the policy and this brochure, the terms of the policy will prevail. Please be sure to read your policy carefully.

Please allow 30 days for processing your application. After your application is approved, we will notify you of the effective date of your coverage.

IMPORTANT: *Do not cancel your current insurance coverage until you receive your identification card. Receipt of your application does not automatically guarantee that coverage is issued.*

POINTS TO REMEMBER

- You must be enrolled in both Medicare Parts A and B to receive coverage from *Medicare Supplement from Consumers Life*.
- You must be a permanent resident of your state and reside in your state at least six months of the year to receive Medicare Supplement coverage from Consumers Life.
- Your acceptance is guaranteed if you are at least 65 years old, apply for this policy within six months of becoming enrolled in Medicare Part B and you satisfy the above conditions.
- If more than six months have passed since you enrolled in Medicare Part B, you may still be eligible for a Medicare Supplement policy. You will, however, need to fill out the medical questions on the enclosed application and meet underwriting requirements.





BUSINESS CARD SLIT PANNEL HERE



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