



## Voluntary Life and Accidental Death & Dismemberment

### Added Protection for You...

Everyone has the need for financial security, but the needs of each employee can vary. To help meet these needs, **Boston Mutual Life Insurance Company** and the **City of Cambridge** are proud to offer a Group Term Voluntary Life and Accidental Death & Dismemberment program for you..

#### Eligibility:

##### You must be enrolled in the Basic Program

As an active benefit eligible employee budgeted 20 hours or more per week you are eligible for the following:

#### Employee Insurance: See Non-Medical Limits below

You have the flexibility to choose Life and AD&D coverage in units of **\$10,000** to a maximum of **\$500,000**. However, the maximum coverage amount may not exceed five times your annual salary.

#### Non-Medical Means:

If you enroll within 31 days of becoming eligible, you may purchase amounts of insurance at or under the non-medical limits below *without answering any medical questions*.

Non-Medical Limits	
Age	Employee
Under 60	\$100,000
60-69	\$ 50,000
70 and Over	\$ 10,000

Non-Medical amounts will become effective on the later of: the effective date of the group policy; or the date in accordance with the eligibility waiting period of the group policy.

#### Medical Questions:

Proof of good health satisfactory to Boston Mutual is required for amounts above the Non-Medical Limits. In addition, if you have been previously declined by Boston Mutual, Evidence of Insurability and Authorization to Release Medical Information forms will also be required to be completed.

#### Premium Cost:

Sample **monthly** payroll deductions for you are shown below:

*Premium rates are based on attained age and change as each individual moves to a higher age bracket. Premium rates for members age 69 and over are available. Please contact your Benefits Administrator for details*

Sample monthly (12) Premium Rate Costs Per Volume of Insurance						
Age	Monthly Premium Rate per \$1,000	10,000	20,000	30,000	50,000	100,000
0-35	0.10	1.00	2.00	3.00	5.00	10.00
35-39	0.12	1.20	2.40	3.60	6.00	12.00
40-44	0.18	1.80	3.60	5.40	9.00	18.00
45-49	0.27	2.70	5.40	8.10	13.50	27.00
50-54	0.42	4.20	8.40	12.60	21.00	42.00
55-59	0.68	6.80	13.60	20.40	34.00	68.00
60-64	0.94	9.40	18.80	28.20	47.00	94.00
65-69	1.62	16.20	32.40	48.60	81.00	162.00

#### Portability Privilege:

If you leave your employment prior to age 60, the coverage is "portable". The coverage would not include Waiver of Premium or AD&D.

#### Conversion Privilege:

Yes, you may convert your Voluntary Life coverage to a whole life policy without proof of good health, if you apply within 31 days of the date coverage terminated, and it did not terminate due to non-payment of premium. The premiums are based on Boston Mutual's usual rate for the insured's age on the date of conversion.

### **What Happens if I Become Totally Disabled?**

If you become totally disabled prior to age 60 and remain totally disabled for the period stated in the policy, Boston Mutual will continue your insurance without any further payment of premiums.

### **What is AD&D?**

It doubles the Life Insurance benefit if death is due to an accident. Dismemberment benefits are payable for loss of eyesight or limbs according to the policy provisions.

### **The Education Benefit:**

We will pay a percentage of an employee's life insurance benefit to a maximum of \$2,500 per year, for up to four years of education, to each qualifying dependent if the employee's death is the result of an accident while covered under Group Voluntary AD&D.

### **The Seat Belt Benefit:**

We will pay an additional 50% of the AD&D benefit, not to exceed \$10,000, in the event of an insured's death because of an automobile accident while wearing a properly secured seat belt.

### **Accelerated Death and Dismemberment Benefit:**

The Accelerated Death Benefit provision enables an employee diagnosed with a terminal illness, resulting in a life expectancy of twelve months or less, to receive a portion of the life insurance benefit prior to death. The remaining benefit will be paid to the beneficiary.

### **Are There Reductions?**

Yes, they are stated in the master policy and your certificate.

- Employee's Life insurance reduces upon the attainment of age 70 and periodically thereafter in accordance with the following schedule:
  - To 65% of the original benefit at age 70;
  - To 50% of the original benefit at age 75;
  - To 35% of the original benefit at age 80;
  - To 25% of the original benefit at age 85;
  - To 20% of the original benefit at age 90;
  - To 15% of the original benefit at age 95
- *All Voluntary insurance benefits shall terminate upon retirement.*

### **Are There Exclusions?**

Under the AD&D coverage, benefits are not payable for losses caused by or contributed to by: self-inflicted injuries, suicide or attempted suicide, riot or war, diseases, ptomaine or bacterial infection, drug and/or alcohol abuse, commission of an assault or felony by an employee, accident while serving on active duty, travel or flight in any aircraft or device which can fly above the earth's surface (does not apply to commercial flights) or injury which occurred before the Employee was insured by this policy. All exclusion details are stated in the master policy and certificate which may be reviewed through your benefit administrator.

### **Repatriation of Remains Benefit:**

If an employee dies as a result of an accident while insured for AD&D and the death occurs outside a 100 mile radius from his or her primary residence, we will pay for covered expenses reasonably incurred to return his or her body to their primary residence up to \$5,000

### **Bereavement Counseling:**

Our Counseling partner, Health Management Systems of America- a nationally recognized leader in the field of Mental and Behavioral Health Care Services, provides this service to all beneficiaries who experience the loss of a loved one. HMSA offers access to a toll-free counseling service supported by professional counselors experienced with the human emotions associated with the death of a loved one.

### **How Do I Apply?**

Complete the enrollment form. When you sign it, you are giving your employer authorization to deduct the premiums from your pay. We will process your application quickly. Coverage in excess of the Guaranteed Issue amount will become effective on the date Boston Mutual approves your application.

**This handout is intended to provide a summary of available coverage only.**

**I have reviewed this handout detailing the benefits that are available to me during my eligibility period.**

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

## ***Our Pledge To You...***

*For over 120 years, Boston Mutual has been a recognized leader in providing affordable coverage to working people. We are committed to the promises we have made to you, our customers.*