



Voluntary Life and Accidental Death & Dismemberment

Added Protection for You and Your Family...

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 Town of Brimfield are proud to offer a Group Voluntary Life and Accidental Death & Dismemberment program for you and your dependents.

Who Is Eligible?

You, as an active full-time employee working 20 hours or more per week, your spouse under the age of 70, your unmarried children ages 14 days to 19 years (to age 25 if full-time student), and handicapped children over the age of 19. *Dependents may not be insured if they are confined in a medical facility.*

How Much Insurance May I Select?

You have the flexibility to choose coverage in units of \$10,000 to a maximum of \$300,000. However, the maximum coverage amount may not exceed five times your annual salary.

What About Coverage For My Family?

You may insure your spouse in units of \$5,000 for up to 50% of your coverage but not more than \$50,000. Dependent children age one year to 19 years (to age 25 if full-time student) are eligible for Life Insurance in the amount of \$5,000, and children 14 days to one year for \$500. *However, a spouse or child who is an employee cannot be insured as a dependent. If both spouses are insured employees of the same group, their children can only be insured as dependents of one spouse.*

What is the Premium Cost for Voluntary Life and AD&D?

Because of group purchasing power this term life insurance is affordable. *Sample monthly payroll deductions for you and your spouse each are shown below:*

| Age | Monthly Premium Rate | 10,000 | 20,000 | 50,000 | 100,000 |
|----------|-------------------------|--------|--------|--------|---------|
| | per \$1,000 | | | | |
| Under 35 | 0.14 | 1.40 | 2.80 | 7.00 | 14.00 |
| 35-39 | 0.18 | 1.80 | 3.60 | 9.00 | 18.00 |
| 40-44 | 0.25 | 2.50 | 5.00 | 12.50 | 25.00 |
| 45-49 | 0.39 | 3.90 | 7.80 | 19.50 | 39.00 |
| 50-54 | 0.62 | 6.20 | 12.40 | 31.00 | 62.00 |
| 55-59 | 1.02 | 10.20 | 20.40 | 51.00 | 102.00 |
| 60-64 | 1.49 | 14.90 | 29.80 | 74.50 | 149.00 |
| 65-69 | 2.46 | 24.60 | 49.20 | 123.00 | 246.00 |

How Much Does Dependent Children Cost?

The total monthly premium cost to insure all eligible dependent children for Life Insurance is only \$0.95 per family.

What is AD&D?

Accidental Death and Dismemberment coverage is only available for employees and their spouses. 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.

What About Medical Questions?

If you and your dependents enroll within 31 days of becoming eligible, you and your spouse may purchase a specific amount of Life and AD&D Insurance on a guaranteed basis. *All life coverage for dependent children is Guaranteed Issue.* Medical questions will not be required for coverage at or under the Guaranteed Issue Amount.

Guaranteed Issue Amounts:

| Age | Employee | Spouse |
|-------------|-----------|------------------|
| Under 60 | \$ 50,000 | \$10,000 |
| 60-69 | \$ 20,000 | \$ 5,000 |
| 70 and Over | \$ 10,000 | - Not Eligible - |

Guaranteed Issue coverage will become effective for eligible enrollees on the later of the effective date of the group policy; or the date the application is received by Boston Mutual, provided it is received within 31 days of the date you first became eligible. Proof of good health satisfactory to Boston Mutual is required for amounts above the Guaranteed Issue.

What If I Leave my Employer?

If you leave your employment, the coverage is "portable". You may continue life insurance coverage for yourself, spouse, and dependent children under the group term policy by making payment directly to Boston Mutual. The coverage would not include Waiver of Premium or AD&D.

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.

Is There A Conversion Privilege For All Or Part of My Insurance Benefit?

Yes, you may convert your Voluntary Life coverage for yourself, spouse, and children 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 premium will be based on Boston Mutual's usual rate for the insured's age on the date of conversion.

Are There Reductions Or Exclusions?

Yes, they are stated in the master policy and your certificate. The Employee's life insurance reduces upon the attainment of age 70 and periodically thereafter in accordance with the following schedule: to 65% at age 70; to 50% at age 75; to 35% at age 80; to 25% at age 85; to 20% at age 90; to 15% at age 95. The insurance inforce immediately prior to age 70 will be the amount subject to the reduction schedule. All percentages apply to the inforce amount of insurance.

Upon retirement, all benefits are terminated.

Accidental Death and Dismemberment Exclusions

We will not pay any Accidental Death and Dismemberment benefits if the loss is caused or contributed to by:

1. Suicide or attempted suicide while sane or insane;
2. Intentionally self-inflicted injury, or any attempt at injury, while sane or insane;
3. Insurrection, riot, war or any act of war. "War" includes declared or undeclared war or armed conflict involving the military force of any country, international organization, or combination of countries;
4. Diseases, bodily or mental infirmity, or medical or surgical treatment for any of these;
5. Ptomaine or bacterial infection other than bacterial infection occurring in consequence of an accidental cut or wound;
6. Accident which occurs while the Employee is serving on active duty for 30 days or more in any armed forces;
7. Travel or flight (including getting in or out, on or off) in any aircraft or device which can fly above the earth's surface, if:
 - the aircraft or device is being used:
 - for test or experimental purposes; or
 - by or for any military authority; or
 - for travel, or is designed for travel, beyond the earth's atmosphere; or
 - by or for the Policyholder (this exclusion applies whether the aircraft or device is owned, leased, operated, or controlled by the Policyholder. Charter aircraft are not excluded); or
 - the Employee is:
 - serving as pilot or crew member (or student taking a flying lesson) and is not riding as a passenger; or
 - hang gliding; or
 - parachuting, except when the employee has to make a parachute jump for self-preservation;
8. Commission of an assault or felony by the Employee;
9. The Employee's intoxication ("intoxication" means that the Employee's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the Accident occurred);

10. The voluntary taking or inhalation of:
 - any drug, medication, or sedative, unless taken as prescribed by a physician;
 - alcohol in combination with any drug, medication, or sedative; or
 - poison, gas, or fumes, other than as the result of an occupational accident.
11. Injury which occurred before the Employee was insured by this Policy.

What is Accelerated Death 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.

What is 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. *(Not available in all states)*

What is 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 as a result of an automobile accident while wearing a properly secured seat belt.

What is 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. *(Not available in all states)*

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. State variations to plan designs and/or benefit maximums may apply.

Our Pledge To You...

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

