



## BOSTON MUTUAL LIFE INSURANCE PROGRAM

### TOWN OF BEDFORD

#### BASIC LIFE AND AD&D INSURANCE GROUP # G-24738

*Employee share: \$4.70 per month*

	<u>Life</u>	<u>AD&amp;D</u>
Active Employees	\$5,000	\$5,000
Upon Retirement	\$5,000	\$ - 0 -

#### VOLUNTARY LIFE & AD&D INSURANCE GROUP # G-24739

*You must be enrolled in the Basic Life Insurance to join this plan*

Active Employees: Choice of \$5,000 to \$40,000 in increments of \$5,000 (All Guarantee Issue)

*Cost: \$.74 per \$1,000 per month (100% employee paid)*

	(Cost per month)
Active Employees: \$ 5,000	\$ 3.70
\$10,000	\$ 7.40
\$15,000	\$11.10
\$20,000	\$14.80
\$25,000	\$18.50
\$30,000	\$22.20
\$35,000	\$25.90
\$40,000	\$29.60

Dependent Life:	Spouse:	\$5,000
(Employee must have voluntary coverage to elect dependent coverage)	Children:	
	14 days to 6 months	\$ 400
	6 months to age 19; (to age 25, if full-time student)	\$2,000

*Cost for Dependent Life coverage: \$4.32 per family per month*

Upon retirement, Life and AD&D benefits reduce to \$5,000.

All benefits, including dependent life, for Active employees and Retirees shall terminate at age 75.

#### Basic & Voluntary Life Insurance Includes:

Accidental Death & Dismemberment Insurance (AD&D)

Waiver of Premium

Right to Convert