



BOSTON MUTUAL LIFE INSURANCE PROGRAM

TOWN OF CHELMSFORD

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE G-11143

	<u>Life</u>	<u>AD&D</u>
Active Employees	\$5,000	\$5,000
Retirees	\$1,000	\$ -0-

Basic Life Insurance Includes:

- Accidental Death & Dismemberment Insurance (AD&D)
- Waiver of Premium
- Right to Convert

VOLUNTARY LIFE & AD&D INSURANCE G-24357

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

Active Employees: Choice of \$10,000 to \$100,000 in increments of \$10,000
 Guarantee issue limit for 2006 open enrollment \$20,000

Cost: \$.70 per \$1,000 per month (100% employee paid)

Monthly Deductions

<u>Benefit</u>	<u>Employee Only</u>	<u>Employee with Dependent</u>
\$ 10,000	\$ 7.00	\$13.50
\$ 20,000	\$14.00	\$20.50
\$ 30,000	\$21.00	\$27.50
\$ 40,000	\$28.00	\$34.50
\$ 50,000	\$35.00	\$41.50
\$ 60,000	\$42.00	\$48.50
\$ 70,000	\$49.00	\$55.50
\$ 80,000	\$56.00	\$62.50
\$ 90,000	\$63.00	\$69.50
\$100,000	\$70.00	\$76.50

Dependent Life: <i>(Employee must have voluntary coverage to elect dependent coverage)</i>	Spouse: \$10,000 Children: 14 days to 6 months \$ 800 6 months to age 19; \$4,000 (to age 25, if full-time student)	
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Cost for Dependent Life coverage: \$6.50 per family per month

Upon retirement employees benefit and spouse benefit reduces to \$5,000.

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

Voluntary Life Insurance Includes:

- Accidental Death & Dismemberment Insurance (AD&D)
- Waiver of Premium
- Right to Convert