



BOSTON MUTUAL LIFE INSURANCE PROGRAM

TOWN OF BARNSTABLE

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE **G- 2665**

	<u>Life</u>	<u>AD&D</u>
Active Employees	\$2,000	\$2,000
Upon retirement	\$2,000	\$2,000

50%Town/50%Employee Employee cost: \$1.00 per month

Basic Life Insurance Includes:
Accidental Death & Dismemberment Insurance (AD&D)
Waiver of Premium
Right to Convert

VOLUNTARY LIFE & AD&D INSURANCE **G-15604**

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

Active Employees: Choice of \$5,000 to \$ 100,000 in increments of \$5,000
Guarantee issue limit: \$50,000 (All Guarantee Issue)

Cost: \$.86 per \$1,000 per month (100% employee paid)

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

Cost for Dependent Life coverage: \$4.33per family per month

Upon the attainment of age 70, benefits reduce to \$5,000. Employees who retire prior to age 70 may retain \$5,000 of life and AD&D coverage until age 75.

All benefits, 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