



TOWN OF WESTON

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT G-24678

	<u>Life</u>	<u>AD&D</u>	<u>Rate for Life and AD&D</u>
Active employees	\$2,000	\$2,000	\$1.28 per month <i>(consult Administrator for % of employer/employee contribution)</i>

Upon retirement, Life benefit reduces to \$1,000 and AD&D terminates.

OPTIONAL LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT G-24679

100% Employee paid Employee must be enrolled in the \$2,000 Basic to join this plan

Active employees may elect insurance amounts equal to 1 x annual salary, minus \$1,000. Amounts can be elected from \$1,000 to a maximum of \$74,000 based on the guidelines of the Chapter 32B section 11A chart attached.

Upon retirement, full benefit continues until age 75 at which time, all benefits terminate and conversion is available.

Employees have two options to choose from when selecting Optional insurance:

Automatic Maximum Allowable - The maximum amount of insurance allowable based on the employee's salary. (The Town must inform Boston Mutual of annual salary changes.) This insurance would automatically increase when salary adjustments change to the next higher salary band. Under the Automatic increase, insurance amounts from \$1,000 to \$40,000 are guarantee issue. Amounts over the guarantee issue amount require evidence of insurability.

Flat amount of insurance - If the employee desires a flat amount, he/she may elect the maximum amount they are eligible for based on his/her salary, or the employee may choose any amount less than the maximum amount eligible for. This is a flat amount of insurance, which does not change with a salary increase. Amounts over \$40,000 require evidence of insurability forms. Any increase in insurance outside of an open enrollment would require evidence of insurability forms.

Optional Life and AD&D rates are based on age, premium amounts change each time the insured's age goes into the next higher age bracket.

<u>Age</u>	<u>Monthly Life and AD&D Rate per 1000</u>
Under age 45	\$.35 per 1000
45-54	.75 per 1000
55 to retirement	1.45 per 1000
Retirees to age 75	3.75 per 1000

Guarantee Issue Limit is \$40,000,
Amounts over the Guarantee Issue Limit require Evidence of Insurability

FIRE & POLICE ACCIDENTAL DEATH INSURANCE G-24680

Accidental Death Insurance Only: See attached schedule for insurance amounts
Monthly employee cost \$.10 per \$1,000

OPTIONAL G-24679

If Annual Compensation is--		Additional Amount of Group Life Insurance shall not exceed--	Additional Amount of Group Accidental Death and Dis-memberment Insurance shall not exceed--
At Least--	But Less than--		
\$ 2,000	\$ 3,000	\$ 1,000	\$ 1,000
3,000	4,000	2,000	2,000
4,000	5,000	3,000	3,000
5,000	6,000	4,000	4,000
6,000	7,000	5,000	5,000
7,000	8,000	6,000	6,000
8,000	9,000	7,000	7,000
9,000	10,000	8,000	8,000
10,000	11,000	9,000	9,000
11,000	12,000	10,000	10,000
12,000	13,000	11,000	11,000
13,000	14,000	12,000	12,000
14,000	15,000	13,000	13,000
15,000	16,000	14,000	14,000
16,000	17,000	15,000	15,000
17,000	18,000	16,000	16,000
18,000	19,000	17,000	17,000
19,000	20,000	18,000	18,000
20,000	21,000	19,000	19,000
21,000	22,000	20,000	20,000
22,000	23,000	21,000	21,000
23,000	24,000	22,000	22,000
24,000	25,000	23,000	23,000
25,000	26,000	24,000	24,000
26,000	27,000	25,000	25,000
27,000	28,000	26,000	26,000
28,000	29,000	27,000	27,000
29,000	30,000	28,000	28,000
30,000	31,000	29,000	29,000
31,000	32,000	30,000	30,000

OPTIONAL G-24679

If Annual Compensation is--		Additional Amount of Group Life Insurance shall not exceed--	Additional Amount of Group Accidental Death and Dis-memberment Insurance shall not exceed--
At Least--	But Less than--		
\$32,000	\$33,000	\$31,000	\$31,000
33,000	34,000	32,000	32,000
34,000	35,000	33,000	33,000
35,000	36,000	34,000	34,000
36,000	37,000	35,000	35,000
37,000	38,000	36,000	36,000
38,000	39,000	37,000	37,000
39,000	40,000	38,000	38,000
40,000	41,000	39,000	39,000
41,000	42,000	40,000	40,000
42,000	43,000	41,000	41,000
43,000	44,000	42,000	42,000
44,000	45,000	43,000	43,000
45,000	46,000	44,000	44,000
46,000	47,000	45,000	45,000
47,000	48,000	46,000	46,000
48,000	49,000	47,000	47,000
49,000	50,000	48,000	48,000
50,000	51,000	49,000	49,000
51,000	52,000	50,000	50,000
52,000	53,000	51,000	51,000
53,000	54,000	52,000	52,000
54,000	55,000	53,000	53,000
55,000	56,000	54,000	54,000
56,000	57,000	55,000	55,000
57,000	58,000	56,000	56,000
58,000	59,000	57,000	57,000
59,000	60,000	58,000	58,000
60,000	61,000	59,000	59,000
61,000	62,000	60,000	60,000
62,000	63,000	61,000	61,000
63,000	64,000	62,000	62,000
64,000	65,000	63,000	63,000
65,000	66,000	64,000	64,000
66,000	67,000	65,000	65,000
67,000	68,000	66,000	66,000
68,000	69,000	67,000	67,000
69,000	70,000	68,000	68,000
70,000	71,000	69,000	69,000
71,000	72,000	70,000	70,000
72,000	73,000	71,000	71,000
73,000	74,000	72,000	72,000
74,000	75,000	73,000	73,000
75,000	no limit	74,000	74,000

BOSTON MUTUAL LIFE INSURANCE COMPANY

120 Royall Street Canton MA 02021

Police and Firefighters
Accidental Death Insurance

G-24680

If Annual Compensation is--		Additional Amount of Group Accidental Death Insurance shall not exceed--
At Least--	But Less than--	
\$ 2,000	\$ 3,000	\$ 2,000
3,000	4,000	4,000
4,000	5,000	6,000
5,000	6,000	8,000
6,000	7,000	10,000
7,000	8,000	12,000
8,000	9,000	14,000
9,000	10,000	16,000
10,000	11,000	18,000
11,000	12,000	20,000
12,000	13,000	22,000
13,000	14,000	24,000
14,000	15,000	26,000
15,000	16,000	28,000
16,000	17,000	30,000
17,000	18,000	32,000
18,000	19,000	34,000
19,000	20,000	36,000
20,000	21,000	38,000
21,000	22,000	40,000
22,000	23,000	42,000
23,000	24,000	44,000
24,000	25,000	46,000
25,000	26,000	48,000
26,000	27,000	50,000
27,000	28,000	52,000
28,000	29,000	54,000
29,000	30,000	56,000
30,000	31,000	58,000
31,000	32,000	60,000
32,000	33,000	62,000
33,000	34,000	64,000
34,000	35,000	66,000
35,000	36,000	68,000
36,000	37,000	70,000
37,000	38,000	72,000
38,000	39,000	74,000

**BOSTON MUTUAL LIFE
INSURANCE COMPANY**

G-24680

120 Royall Street Canton MA 02021

**Police and Firefighters
Accidental Death Insurance**

If Annual Compensation is--		Additional Amount of Group Accidental Death Insurance shall not exceed--
At Least--	But Less than--	
39,000	40,000	76,000
40,000	41,000	78,000
41,000	42,000	80,000
42,000	43,000	82,000
43,000	44,000	84,000
44,000	45,000	86,000
45,000	46,000	88,000
46,000	47,000	90,000
47,000	48,000	92,000
48,000	49,000	94,000
49,000	50,000	96,000
50,000	51,000	98,000
51,000	52,000	100,000
52,000	53,000	102,000
53,000	54,000	104,000
54,000	55,000	106,000
55,000	56,000	108,000
56,000	57,000	110,000
57,000	58,000	112,000
58,000	59,000	114,000
59,000	60,000	116,000
60,000	61,000	118,000
61,000	62,000	120,000
62,000	63,000	122,000
63,000	64,000	124,000
64,000	65,000	126,000
65,000	66,000	128,000
66,000	67,000	130,000
67,000	68,000	132,000
68,000	69,000	134,000
69,000	70,000	136,000
70,000	71,000	138,000
71,000	72,000	140,000
72,000	73,000	142,000
73,000	74,000	144,000
74,000	75,000	146,000
75,000	no limit	148,000