



**BOSTON MUTUAL LIFE INSURANCE PROGRAM**

**Town of Lunenburg**

**BASIC LIFE AND AD&D INSURANCE      GROUP # G-11904**

	<u>Life</u>	<u>AD&amp;D</u>		
Active Employees	\$5,000	\$5,000		
Upon Retirement	\$5,000	\$5,000		
<i>Cost per month \$5.00</i>	26 pay monthly deduction	\$1.25	21/22 pay monthly deduction	\$ 1.50

**VOLUNTARY LIFE & AD&D INSURANCE      GROUP # G-24355**  
*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: \$.65 per \$1,000 per month (100% employee paid)*

	(Cost per month)
Active Employees: \$ 5,000	\$ 3.25
\$10,000	\$ 6.50
\$15,000	\$ 9.75
\$20,000	\$ 13.00
\$25,000	\$ 16.25
\$30,000	\$ 19.50
\$35,000	\$ 22.75
\$40,000	\$ 26.00

Dependent Life: <i>(Employee must have voluntary coverage to elect dependent coverage)</i>	Spouse:	\$5,000
	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: \$4.33 per family per month*

Upon retirement: Life and AD&D benefit reduces 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