

Boston Mutual's True Group and Voluntary Term Life programs are designed to protect both an employee and the employee's family from financial burdens which arise out of the loss of life or an accidental death or dismemberment. The True Group and Voluntary Life policy is unique. The two coverages have been combined into a single policy, yet are available separately or as a packaged benefit. This approach simplifies the sales process for producers, provides total flexibility in plan design and ease of administration to policyholders and provides employees an opportunity to purchase a life insurance program tailored to their personal needs.

While our True Group Life and Accidental Death and Dismemberment program was designed to meet the employer's cost and benefit needs, the Voluntary Life and Accidental Death and Dismemberment policy offers employees a way to provide life insurance on themselves, spouses and dependents at affordable monthly premiums through the convenience of payroll deductions. Unlike True Group Life Insurance, the employer is not required to make any contribution towards the cost. The employee may pay the entire cost of the Voluntary Insurance. Further, if the insured employee should leave the employer, both the Voluntary Life and the True Group Life Insurance are completely portable. The employee can maintain the life insurance at group rates after leaving by paying premiums directly to Boston Mutual. A terminated employee may exercise the portability without any health considerations. The ported life insurance may also be converted when it terminates due to any maximum age provisions.

## *Standard Features Include:*

- \* Dependent Coverage available for both Spouse and Children.
- \* Portability for Eligible Employees and Dependents. (*subject to age restrictions*)
- \* Conversion.
- \* Waiver of Premium.
- \* Accelerated Death Benefit.
- \* 24 Hour AD&D.
- \* Education Benefit.
- \* Seat Belt Benefit.
- \* Repatriation Benefit.
- \* Bereavement Counseling.
- \* Easily attained Participation Requirements for Voluntary Life.
- \* Liberal Guarantee Issue Amounts.
- \* Multi Year Rate Guarantees.
- \* Comprehensive Plan Designs.
- \* Consolidated Billing and Administration.
- \* Layoff and Leave of Absence Provision.

*May not be available in all states. State variations may apply*

*See other side*

***"Your Choice for Group Insurance"***

120 Royall Street • Canton, Massachusetts 02021

[www.bostonmutual.com](http://www.bostonmutual.com)



### **Flexible Group Life & Accidental Death and Dismemberment Programs**

Policyholders can elect from a variety of basic benefit formulas:

- Multiple of Earnings.
- Length of Service.
- Occupations.
- Flat Dollar Amounts.

### **Standard Voluntary Eligibility**

All employees actively at work 20 or more hours a week.

- Eligible employees may select amounts to fit individual needs: \$10,000 to \$300,000 to a maximum of 5 times salary. *(subject to GI limits)*
- Spouse Benefit \$5,000 to \$50,000 to a maximum of 50% of the approved employee amount. *(subject to GI limits)*
- Children's Benefit \$5,000 for age 1 year to 19 years, age 25 for a full-time student; \$500, for age 14 days to 1 year.

### **Dependent Life Provisions**

A policyholder may elect to provide benefits for an employee's eligible spouse and dependent children.

### **Part-time and Retiree Coverage**

A policyholder may elect to include part-time or retired employees under a basic life insurance plan.

### **Waiver of Premium**

If an insured employee is totally disabled prior to age 60 and otherwise qualifies, premiums will be waived for the employee, spouse, and any dependent children.

### **Bereavement Counseling**

Our counseling partner, Health Management Systems of America – a nationally recognized leader in the field of Mental and Behavioral Health Care services, provides this service to all beneficiaries who experience the loss of a loved one. HMSA offers access to a toll-free counseling service supported by professional counselors experienced with the human emotions associated with the death of a loved one.

*For details regarding benefits and limitations please see your benefit administrator or agent.*

### **Portability Benefit**

Portability enables former employers to continue their Life Insurance, including any dependent coverage, upon leaving employment. The former employee and dependent must be under age 60 to qualify for this provision. Premium for this coverage will be billed directly to former employees by Boston Mutual. (subject to age restrictions)

### **Conversion**

The employee, spouse and dependent children may convert all or a portion of their Life Insurance to whole life policy, without evidence of insurability, within 31 days of termination.

### **Accelerated Death Benefit**

A policyholder may provide employees who have a life expectancy of twelve months or less a one time option of receiving a portion of their life insurance prior to death. The remaining amount of Life Insurance will be paid to the beneficiary.

### **Education Benefit**

In the event of an insured employee's accidental death while covered under the Accidental Death and Dismemberment Insurance, we will pay to each qualifying dependent a percentage of the employee's Life Insurance, to a maximum of \$2,500 per year, for up to four years.

### **Seat Belt Benefit**

If an insured's death is the result of an automobile accident and the insured was wearing a properly secured seat belt, we will pay an additional 50% of the Accidental Death Benefit up to \$10,000.

### **Repatriation of Remains Benefit**

If an insured's accidental death occurs outside a 100 mile radius from his primary residence, we will pay up to \$5,000 for covered expenses reasonably incurred to return the body to the insured's residence.

### **Benefit Payment Choices**

Beneficiaries may elect to receive benefits in either a single payment or installments.

## ACCIDENTAL DEATH & DISMEMBERMENT EXCLUSIONS

We will not pay any Accidental Death and Dismemberment benefits if the loss is caused or contributed to by:

1. Suicide or attempted suicide while sane or insane;
2. Intentionally self-inflicted injury, or any attempt at injury, while sane or insane;
3. Insurrection, riot, war or any act of war. "War" includes declared or undeclared war or armed conflict involving the military force of any country, international organization, or combination of countries;
4. Diseases, bodily or mental infirmity, or medical or surgical treatment for any of these;
5. Ptomaine or bacterial infection other than bacterial infection occurring in consequence of an accidental cut or wound;
6. Accident which occurs while the Employee is serving on active duty for 30 days or more in any armed forces;
7. Travel or flight (including getting in or out, on or off) in any aircraft or device which can fly above the earth's surface, if:
  - the aircraft or device is being used:
    - for test or experimental purposes; or
    - by or for any military authority; or
    - for travel, or is designed for travel, beyond the earth's atmosphere; or
    - by or for the Policyholder (this exclusion applies whether the aircraft or device is owned, leased, operated, or controlled by the Policyholder. Charter aircraft are not excluded); or
  - the Employee is:
    - serving as pilot or crew member (or student taking a flying lesson on) and is not riding as a passenger; or
    - hang gliding; or
    - parachuting, except when the employee has to make a parachute jump for self-preservation;
8. Commission of an assault or felony by the Employee;
9. The Employee's intoxication ("intoxication" means that the Employee's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the Accident occurred);
10. The voluntary taking or inhalation of:
  - any drug, medication, or sedative, unless taken as prescribed by a physician;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes, other than as the result of an occupational accident.
11. Injury which occurred before the Employee was insured by this Policy.