

## Boston Mutual Life - we're here to help •••

**We understand that the current situation may come with challenges, and we remain focused on doing what is right by the policyholders who may be looking to us in this time of need.**

### **How will Boston Mutual Life handle premiums as a result of the current situation?**

As a courtesy to our policyholders, we will temporarily allow premium to be remitted for up to 60 days past the normal premium due date, or longer if state mandated, without coverage being cancelled or lapsed.

Also, Boston Mutual Life will make every effort to not cancel or lapse policies of businesses and individuals during this public health emergency. We will evaluate this interim measure regularly and will update our website, [www.bostonmutual.com](http://www.bostonmutual.com), as needed.

### **How does Boston Mutual Life manage claims related to COVID-19?**

Boston Mutual Life makes coverage determinations based on the specific facts and policy language associated with each claim, as well as federal and state guidance, and makes the processing of claims a priority.

### **Are employees who were actively at work prior to a temporary furlough, layoff or reduced hours due to the COVID-19 pandemic eligible for continued coverage?**

Any employee who was temporarily furloughed, laid off, or subject to reduced hours on or after March 1, 2020, may be eligible for continued coverage subject to premium payment. Premium is payable based on benefit levels in force immediately prior to the temporary furlough, layoff or reduced hours. At this time, coverage will be extended under the continuation of insurance provision, where applicable, through June 30, 2020. We will continue to monitor the situation, as well as federal and state guidance.

### **What is Boston Mutual Life doing as a company to prepare for and respond to the coronavirus situation?**

As the situation evolves, we continue to monitor it closely as we remain committed to acting in the best interests of all of those who rely on us. We have engaged our business continuity program and our office is operating under alternate work arrangements to protect our staff and their families. We are currently maintaining our normal business hours and continue to operate with our regular business functions.

We realize the recent reports from the financial markets may be overwhelming and want to assure you that Boston Mutual Life has the financial strength to deliver on our promises. Our employees continue to work together to do everything we can to take care of our producers, , and each other. We will continue to adhere to the requisite precautions and protocols as we monitor and assess this situation, and will make decisions as appropriate.

**If you have specific questions regarding your policy, please contact 877-624-2249.**

**If you are a producer and have specific questions, please contact your Regional Sales Director.**

Revised 5/6/2020



FAMILY MATTERS. NO MATTER WHAT®