



BOSTON MUTUAL LIFE INSURANCE PROGRAM

TOWN OF BELMONT

VOLUNTARY LIFE & AD&D INSURANCE GROUP # G-18603
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: \$.86 per \$1,000 per month (100% employee paid)

	(Cost per month)
Active Employees: \$ 5,000	\$ 4.35
\$10,000	\$ 8.70
\$15,000	\$ 13.05
\$20,000	\$ 17.40
\$25,000	\$ 21.75
\$30,000	\$ 26.10
\$35,000	\$ 30.45
\$40,000	\$ 34.80

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, benefits reduce to \$5,000 and dependent life terminates.

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