Group Basic Life and Accidental Death & Dismemberment Benefit Summary for Eligible Employees of The Town of Rockland

The following information is a summary of benefits; this summary is not your Certificate nor does it constitute coverage for claim. Any discrepancies between this summary and the group policy will be resolved by the language issued in the master policy. Please contact your benefits administrator for policy provisions.

Eligibility
Class 1 - All Eligible Active Employees working a minimum of **20** hours per week are eligible. *If you are not actively at work on the effective date then insurance will not become effective until you return to active employment.*

Employee Basic Life and AD&D Benefit

- Flat $3,000.
- Upon retirement, Basic Life and AD&D coverage continues at $2,000.

Cost of Coverage
You, the employee, currently contribute to the cost of the Basic Group Life and AD&D coverage. Please consult your Benefits Administrator for specific contribution percentage.

Portability
If you leave your employment prior to age **60**, the coverage is "portable" for you. You may elect to exercise this option in accordance with the provisions as defined by the policy. The coverage would not include Waiver of Premium.

Conversion
Employees have 31 days from the date of termination to convert their Basic Life Insurance to an individual permanent life policy without evidence of insurability. The premium will be based on Boston Mutual's usual rate for the insured's age on the date of conversion. Coverage will not include Waiver of Premium.

Waiver of Premium
If you become totally disabled prior to age 60 and remain totally disabled for the period stated in the policy, Boston Mutual will continue your insurance without any further payment of premiums subject to the provisions of the contract.

Accelerated Death Benefit
This provision enables an employee diagnosed and certified by a Doctor with a terminal illness, resulting in a life expectancy of twelve months or less, to receive a portion of the life insurance benefit prior to death. The remaining benefit will be paid to the beneficiary.

Education Benefit
We will pay a percentage of an employee's life insurance benefit to a maximum of $2,500 per year, for up to four years of education, to each qualifying dependent if the employee's death is the result of an accident while covered under Group AD&D.

Seat Belt Benefit
We will pay an additional 50% of the AD&D benefit, not to exceed $10,000, in the event of an insured's death as a result of an automobile accident while wearing a properly secured seat belt.

Repatriation of Remains Benefit
If an employee dies as a result of an Accident while insured for AD&D and the death occurs outside a 100 mile radius from his or her primary residence, we will pay for Covered Expenses reasonably incurred to return his or her body to their primary residence up to $5,000.

Exclusions
Under the AD&D coverage, benefits are not payable for losses caused by or contributed to by: self-inflicted injuries, suicide or attempted suicide, riot or war, diseases, ptomaine or bacterial infection, drug and/or alcohol abuse, commission of an assault or felony by an employee, accident while serving on active duty, travel or flight in any aircraft or device which can fly above the earth's surface (does not apply to commercial flights) or injury which occurred before the Employee was insured by this policy. All exclusion details are stated in the master policy and certificate which may be reviewed through your benefit administrator.

Also available to you…

Bereavement Counseling*
This service is provided to all beneficiaries who experience the loss of a loved one. Beneficiaries have access to a toll-free counseling service supported by professional counselors experienced with the human emotions associated with the death of a loved one.

**Services provided by Health Management Systems of America – a nationally recognized leader in the field of Mental and Behavioral Health Care Services. These services are currently available but are not part of your Boston Mutual policy/contract.*

BOSTON MUTUAL LIFE INSURANCE PROGRAM

TOWN OF ROCKLAND

VOLUNTARY LIFE & AD&D INSURANCE GROUP # G-13953
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: $.73 per $1,000 per month (100% employee paid)

		(Cost per month)
Active Employees:	**$ 5,000**	**$ 3.65**
	$10,000	**$ 7.30**
	$15,000	**$ 10.95**
	$20,000	**$ 14.60**
	$25,000	**$ 18.25**
	$30,000	**$ 21.90**
	$35,000	**$ 25.55**
	$40,000	**$ 29.20**

Dependent Life:	**Spouse:**	**$5,000**
(Employee must have voluntary coverage to elect dependent coverage)	**Children:**	
	14 days to 6 months	**$ 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 the attainment of age 70 and at retirement benefits reduce to $5,000.
Spouse benefits terminate at age 75

Voluntary Life Insurance Includes:
Accidental Death & Dismemberment Insurance (AD&D)
Waiver of Premium
Right to Convert
Portability