

Voluntary Insurance Products

Boston Mutual Life Insurance

Term Life and Accidental Death & Dismemberment Insurance

Choose coverage in units of \$10,000 to a maximum of \$400,000. Coverage for your spouse and dependent children also available with employee participation. This coverage is offered through **Boston Mutual Life Insurance Company**.

- Boston Mutual Enrollment Form

MetLife

Term Life and Accidental Death & Dismemberment Insurance

Choose coverage in units of \$10,000 to a maximum amount of 5x salary or \$500,000. Coverage for your spouse and dependent children with employee participation.

Short Term Disability Insurance

The coverage provides income when you cannot work either due to an illness or an off-the-job injury or accident.

Long Term Disability Insurance

The coverage provides 60% income replacement up to \$5,000 monthly maximum. Benefit duration up to 5 years.

To enroll in a MetLife product: Contact the Town's Voluntary Benefits Coordinator, Paul McCarthy at 866-298-7517; 781-589-3565; pmccarthy@ebmgsolutions.com

Colonial Insurance

Critical Illness Insurance

This benefit supplements and assists with the direct and indirect costs associated with a critical illness and is paid directly to you.

Whole Life Insurance

A permanent insurance policy with premiums that do not increase due to age. Cash value accumulation and coverage available for employee, spouse and children.

Accident Insurance – This benefit pays a lump sum amount for covered injury or accidents. Coverage available for employee, spouse and children.

Short Term Disability Insurance

Provides financial security in the form of income protection in the event of an accident or illness. Cost varies due to age and other variables but is approx. 1.5% of gross income for full coverage.

To enroll in a Colonial product: Contact the Town's Voluntary Benefits Coordinator, Paul McCarthy at 866-298-7517; 781-589-3565; pmccarthy@ebmgsolutions.com