

# Our Products. Our Promise. ●●●

## Providing peace of mind to employees and their families

Every family, every person, every organization is different. That's why we remain flexible and open to different solutions. Boston Mutual is committed to making sure you find exactly what you need.



## Workplace Solutions Product Portfolio

### ✓ **Whole Life Insurance - Employee Paid Coverage**

END-95(ESO)(20/21)

- Generous guaranteed issue amounts for all eligible employees
- Employees select the amount of coverage they need
- Flexibility to cover the employee, spouse, children and grandchildren
- Individual coverage which is portable should the employee leave his/her employer
- Optional features are available such as waiver of premium, accidental death and catastrophic loss (based on loss of activities of daily living – ADLs)

### ✓ **Accident Insurance - Employee Paid Coverage**

Policy Series: WPS-ACC 07/15

- Off-the-job and 24 hour options
- Indemnity amounts payable for many triggers such as:
  - Hospitalization, intensive care, rehabilitation and ambulance
  - Emergency room treatment, urgent care and physician's office
  - Diagnostic imaging and therapy services
  - Fractures, dislocations, lacerations and burns
- Accidental death and dismemberment benefits
- Guaranteed issue for eligible employees, spouses and children
- Optional riders for health screening, hospital confinement due to sickness, occupational HIV
- Policy is portable should the employee leave his/her employer

### ✓ **Critical Illness Insurance - Employee Paid Coverage**

Policy Series: WS-CI 4/12

- Employees select the amount of coverage they need
- Guaranteed issue for eligible employees for qualifying groups
- Flexibility to cover the employee, spouse and children
- Covered conditions include cancer, heart attack, stroke, end stage renal disease, major organ transplant, coma, paralysis, severe burns, loss of sight, speech or hearing, Alzheimer's disease, Amyotrophic Lateral Sclerosis (ALS) and benign brain tumor
- Partial benefit for coronary artery bypass, angioplasty and stent insertion and carcinoma in situ. One time \$300 benefit for skin cancer
- Issue age pricing
- Group coverage with portability option
- Optional features are available such as health screening, genetic screening and occupational HIV coverage
- This is a limited benefit plan

see other side

### ✓ **Term Life Insurance**

Policy Series: GRTP (4/99)

#### **Employer Paid Coverage –**

- Competitive plan maximums
- Employers select the plan and determine the amount of coverage
- Uses composite rates
- Group coverage with portability and conversion options
- Optional features are available such as an accidental death benefit and waiver of premium

#### **Employee Paid Coverage –**

- Competitive plan maximums
- Employees select the amount of coverage they need
- Available at issue age pricing or attained age pricing
- Group coverage with portability and conversion options
- Optional features are available such as an accidental death benefit and waiver of premium

### ✓ **Disability Insurance**

Policy Series: BML WS-DI 6/11, GDP 100 & GDP 5/10

#### **Employer Paid Coverage –**

- Short term disability plans for employees
- Multiple benefit durations and elimination periods
- Uses composite rates
- Group coverage with portability options
- Optional features are available

#### **Employee Paid Coverage –**

- Short term and long term disability plans for employees
- Non-occupational and 24 hour coverage for accidents and sickness
- Multiple benefit durations and elimination periods
- Age banded rates
- Issue age and attained age pricing available on certain plans
- Guaranteed issue available for qualifying groups
- Group coverage with portability options
- Optional features are available

*State variations may apply to benefits and features available. Some products may not be available in all states.  
The information provided here is a summary of benefits and product features.  
Please see the policy(ies) for full benefit details and exclusions.*



**FAMILY MATTERS. NO MATTER WHAT.®**

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