FAMILY MATTERS. NO MATTER WHAT.®

Voluntary Insurance Partners

(5 – 250 lives)

Group Characteristics/Guidelines

- Cases must fall within the SIC Code guidelines*.
- Eligible group size:
  - Minimum of 5 eligible lives on the Whole Life, Critical Illness and Accident Insurance. A minimum of 10 eligible lives on the Voluntary Term Life.
    - ECIP: not available to under 50 lives in CA & FL; not available to under 26 in TN
  - Minimum of 2 employee applications for Group Accident and Critical Illness each for groups between 5-250 eligible employees
  - 5 aggregate employee applications required for a payroll deducted, billable case. If above participation requirements are met, but the 5 aggregate applications is not, then the case must be paid via monthly EFT.
  - Groups 5-9 eligible lives must be EFT
  - Employees must be active, full-time, working 20 or more hours per week.
    - Florida is 25hr per week for GAC
    - New Hampshire is 15hrs per week for ECIP and EAOP.
    - Vermont is 17.5hrs per week for all products
- Employees are eligible following 30-90 days of employment, with 60 being the default. 0 days is not allowed.
- No more than 50% family members as eligible employees.
- Maximum coverage amounts cannot exceed the amounts listed.
- State variations may apply for all products.
- **Offer will be reviewed quarterly to ensure block of business meets overall participation requirements of at least 15% per line of coverage. If you fail to meet acceptable participation guidelines, Boston Mutual Life Insurance Company reserves the right to revoke or modify this offer**

Group Accident

- 24 Hour or Off Job Coverage available. Determined by SIC code*.
- Spouse/Child coverage available when the employee applies for coverage. Minimum of 2 applications required.
- Plan Design: Standard Gold: 2 unit base with 8 ER units; 1 Major Injury unit; $50 Health Screening Benefit.
- State Variations:
  - Colorado – No HSB
  - Connecticut – No HSB; some plan design differences (Catastrophic Loss and Ambulance)
  - Florida – 25hr per week
  - Maine – Minimum Major Injury is 2 units
  - Michigan and Virginia – No HSB
  - Missouri – No HSB
  - New Hampshire – GAC not available (EAOP can be offered) and 15hrs per week.
  - Vermont – 17.5hr per week

Policy Series: WS-ACC 07/15

Edition 3 – Eff. May 2026

Critical Illness

- GI amount is maximum amount of coverage. No Simplified or Modified Issue.
- Spouse coverage is available at 50% of the employee's benefit amount.
- Included:
    - Dependent children are covered at 25% of the primary insured amount at no additional charge.
    - Issue Age; Unismoke & TNT rates. Minimum of 2 applications required.
    - Cancer Coverage included
    - No Reduction at Age 70
    - $50 Health Screening Benefit Rider
    - No Pre-existing Conditions Limitation**
- State Variations:
    - California – No ECIP under 50 lives
    - Colorado - No HSB
    - Connecticut – Cannot remove Pre-Ex; Must remove Age 70 reduction, some benefit differences
    - Florida - No ECIP under 50 lives
    - Georgia – Pre Ex must always be removed; some benefit differences
    - Maryland – Pre Ex must always be removed
    - Michigan - No HSB
    - New Hampshire – Must remove Age 70 reduction; some benefit differences. 15hrs per week.
    - Tennessee - Group must be at least 26 lives.
    - Texas – Cannot remove Pre-Ex
    - Vermont – Min. hours is 17.5
    - Virginia - No HSB

***No benefits are payable for Cancer or Carcinoma in Situ if the Insured was previously diagnosed before this Certificate was in force and, after the previous diagnosis, the Insured has not gone 12 months without Treatment before a new diagnosis of Cancer/Carcinoma in situ is made.*

Critical Illness Guaranteed Issue		
Case Size	Employee	Spouse
5 – 250 Eligible Lives	$20,000	$10,000

Policy Series WS-CI 04/12

BOSTON MUTUAL LIFE INSURANCE COMPANY
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Whole Life Insurance

- GI amount is maximum amount of coverage. No Simplified or Modified Issue.
- No participation requirement for guaranteed issue. A minimum of 1 employee application required.
- Unismoke & TNT rates.
- State Variability:
    - CATLOSS Rider is available to the employees and spouses ages 18-70.
        - Massachusetts, this rider is called the Chronic Illness Rider.
        - Not available in: CA, CT, FL, HI, IL, KS, MD, MN, MO, NH, NJ, NY, NC, PA, TN, TX, VT, VA, WA.
    - Vermont – Min. hours is 17.5
- Payor Waiver, Children's Term, and Accidental Death
- No Level Term to 65 rider is available.

Whole Life Guaranteed Issue				
Case Size	Employee (18 – 70)	Spouse (18 – 70)	Children (15 days-25yrs)	Grandchildren (15 days-15rs)
5 – 250 Eligible Lives	$50,000	$15,000	$25,000	$25,000

Policy Series ICC18 END-95 (ESO) (6/18)

Group Voluntary Term Life Insurance

	Employee		Spouse	
Age	Guaranteed Issue	Maximum Benefit	Guaranteed Issue	Maximum Benefit
18 – 69	$100,000	$100,000	$20,000	$20,000
70+	$10,000	$10,000	No Coverage Available	

Child(ren) Coverage:

- 14 days to 1yr: $1,000
- 1yr to 26yrs: $10,000

- GI amount is maximum amount of coverage. No Evidence of Insurability.
- 5 application requirement for guaranteed issue.
- 5 issuable apps required in order to bind coverage
- Employees may purchase coverage in increments of $10,000
- Spouse may purchase coverage in increments of $5,000.
- Spouse coverage not to exceed 50% of Employee
- Employee must purchase (and be issued) coverage in order for Spouses and Children to have coverage.
- All groups must be submitted for underwriting review PRIOR to sale. The attached SIC guidelines do not apply to this coverage.
- If enrollment drops below 5 lives Boston Mutual reserves the right to terminate coverage at time of renewal.

Policy Series GRTP (4/99)

This offer will be reviewed on an annual basis. Boston Mutual reserves the right to rescind this offer at any time.

Edition 3 – Eff. May 2026

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SIC GUIDELINES

All industries not listed below are pre-approved for 24 hour GAC coverage, Whole Life, and Critical Illness.

This SIC listing may only be used for SBS/SBO, it does not apply to non-SBS/SBO groups or term life.

Declines (All groups with flight, open water, or marijuana exposure are declines)

0111-0191	Agriculture - Crops
0211-0291	Agriculture - Livestock
0811-0851	Tree and Forestry
0912-0971	Fishing, Hunting, Trapping
1011-1241	Mining
1311-1389	Oil and Gas Extraction
1411-1499	Mining
3292	Asbestos
3312-3399	Primary Metals Industry
4212 & 4213	Log and Auto Hauling
4412-4499	Water Transport
4512-4581	Transportation by Air
4612-4619	Pipelines
7941-7949	Professional Sports
8422	Zoos

Off-the-Job Group Accident (The following may be referred to the HO for 24hr consideration)

0711-0762	Agricultural Services
1761	Roofing and Siding
2011-2015	Meat Packing and Processing
4212-4231	Motor Freight Transportation (All other)
5154	Wholesale Trade – Livestock
7381	Detective, Guard, Armored Car
7542	Carwash

Refer to Home Office Prior to Sale

0783	Ornamental Shrub and Tree Services
2111-2141	Tobacco
2812-2899	Chemicals and Allied Products
6712-6799	Holding Companies
7361	Employment/Staffing Agencies
8611-8699	Membership Organizations

Boston Mutual reserves the right to amend this list at any time. List last updated December, 2022.

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