



town of

# LONGMEADOW, MASSACHUSETTS

735 Longmeadow Street, Suite 102 01106

phone: 413-565-4128 ERICA GELINAS *Human Resource Manager*  
fax: 413-565-4372 DIANA MORROW *Assistant Human Resource Manager*



## **The Town of Longmeadow expanded the options available with under our Voluntary Life Insurance Plan with our provider Boston Mutual effective July 1, 2007.**

In addition to the \$2,000.00 Basic Life and Accidental Death & Dismemberment (AD&D) coverage and the previously available additional \$5,000.00 or \$10,000.00 of Additional Life and AD&D, **new coverage options of \$25, 000, \$50,000 and \$100,000 were added.**

Longmeadow's Benefited Employees are eligible for **Guaranteed Issue** for the Basic \$2,000.00 Life and Accidental Death & Dismemberment policy (with the option to purchase additional coverage) under the Town's Voluntary Group Life Insurance Plan **within the first 30 days of becoming eligible**. This is generally within 30 days of your hire but some employees who experience an increase in hours from a part time to a benefited position may enroll within 30 days of the this new eligibility date.

**Existing Benefited Employees who wish to add or change their current coverage under the Town's Voluntary Group Life Insurance Plan do not need to wait for the Annual Open Enrollment period.** Simply contact the Department of Human Resources and request the necessary paperwork. Once received, all paperwork is forwarded to Boston Mutual for approval. (It might be necessary to provide proof of good health from your doctor at your own expense, for coverage to be considered by Boston Mutual).

### **Upon hire or become benefit eligible all employees require one of the following actions:**

1. All new enrollees should complete a Boston Mutual Enrollment form. Please note that the basic \$2,000 Life and AD&D coverage is required in order to purchase any additional coverage. If you wish to apply for the additional \$100,000 of coverage, please contact Human Resources as additional paperwork is required for this option. Make sure to SIGN the form(s) please and return them to HR.
2. If you **do not** wish to enroll through Boston Mutual at this time, please complete and return the **Refusal of Insurance** section on the back of the enrollment form. Please note that if insurance coverage is not selected at this time, **it will be necessary to complete an Evidence of Insurability application and to provide proof of good health from your doctor at your own expense, for future coverage to be considered by Boston Mutual.**

**Please see the reverse of this form for insurance rates.**

**Boston Mutual Revised Rates for FY15 and forward:**

<b>Amount of Insurance</b>	<b>New Cost per Month</b>	<b>New Employer Cost</b>	<b>New Employee Cost</b>	<b>Combined Per Paycheck Cost for 26 - Pays Town/School</b>	<b>Combined Per Paycheck Cost for 22 - Pays School</b>
<b>\$2,000.00</b> Basic Life	\$2.70	\$1.35	\$1.35	\$2,000 Total	\$2,000 Total
<b>\$2,000.00</b> Accidental Death & Dismemberment	\$0.06	\$0.03	\$0.03	\$0.64	\$0.75
<b>\$5,000.00</b> Additional Life and Accidental Death & Dismemberment **	\$4.10	\$0.00	\$4.10	\$7,000 Total	\$7,000 Total
				\$2.53	\$2.99
<b>\$10,000.00</b> Additional Life and Accidental Death & Dismemberment *, **	\$8.20	\$0.00	\$8.20	\$12,000 Total	\$12,000 Total
				\$4.42	\$5.23
<b>\$25,000.00</b> Additional Life and Accidental Death & Dismemberment *, **	\$20.50	\$0.00	\$20.50	\$27,000 Total	\$27,000 Total
				\$10.10	\$11.94
<b>\$50,000.00</b> Additional Life and Accidental Death & Dismemberment *, **	\$41.00	\$0.00	\$41.00	\$52,000 Total	\$52,000 Total
				\$19.56	\$23.12
<b>\$100,000.00</b> Additional Life and Accidental Death & Dismemberment *, **	\$82.00	\$0.00	\$82.00	\$102,000 Total	\$102,000 Total
				\$38.48	\$45.48

\* Amounts of Additional Voluntary Life and Accidental Death & Dismemberment Insurance shall be reduced to \$5,000.00 upon Retirement

\*\* All Additional Voluntary Life and Accidental Death & Dismemberment Insurance shall be discontinued at age 75; the Basic Life Insurance of \$2,000.00 will remain in force.

If you have any questions or need additional forms, please contact Audra Staples in the Department of Human Resources at (413) 565-4128 or via email at

[astaples@longmeadow.org](mailto:astaples@longmeadow.org)