

**LIFE INSURANCE**  
PROVIDED BY  
**BOSTON MUTUAL LIFE INSURANCE COMPANY**

**BASIC LIFE INSURANCE**

The Dennis-Yarmouth Regional School District offers all eligible employees \$5,000 Term Life Insurance with \$5,000 Accidental Death & Dismemberment Insurance. The Basic Policy is reduced to \$1,000 term life only upon retirement from the School District.

Sixty Percent (60%) is paid by the School District. The employee contributes the other forty percent (40%) \$0.90 per month for active employees and \$0.16 per month for retirees

**OPTIONAL LIFE INSURANCE**

The School District also offers Optional Life Insurance. Those employees and retirees under age 75, currently enrolled in the "Basic Plan" are eligible to participate in an Optional Life and Accidental Death and Dismemberment Program.

The amount of Optional Insurance offered is based on the employee's salary and may be increased as the employee's salary increases. Each employee who elects to participate may select as many units of \$1,000 as desired up to the maximum amount allowed by salary, but no more than \$74,000. Medical information is required for anyone applying for more than \$40,000 at initial eligibility date.

The law requires that the employee pay the entire cost for this insurance. The monthly cost per \$1,000. of insurance will depend upon the age of the insured and will increase when the insured enters a new premium age group

- The monthly premium schedule is:

Under age 35	\$0.23 per \$1,000.	50 – 54	\$0.39 per \$1,000.
35 – 39	\$0.32 per \$1,000.	55 – 59	\$0.51 per \$1,000.
40 – 44	\$0.36 per \$1,000.	60 – 64	\$0.71 per \$1,000.
45 – 49	\$0.37 per \$1,000.	65 – 69	\$1.15 per \$1,000.
		70 – 74	\$4.56 per \$1,000.

- Late Enrollment

Employees who fail to enroll in Basic or Optional Life Plans when first eligible, (upon hire or increase in hours to required minimum) must wait at twelve month and submit a satisfactory medical evidence of insurability attested to by a physician in order to qualify for this program.

- Waiver of Premiums

In case of total and permanent disability before age 60, future premium payments for Basic or Optional Life Insurance will be waived for as long as the disability continues

- Conversion Privilege

If you leave your present employment, you may convert your group life insurance, regardless of your medical condition, provided that you do so within 31 days following termination.

- Beneficiary

The insured may designate any person to be the beneficiary of the coverage.

\*\*\*This sheet is merely intended to summarize the benefits of this group insurance program. You will receive a Certificate of Insurance which will explain all the terms and conditions of your coverage. The program offered is conformed with Chapter 32B of the Massachusetts General Laws