City of Boston

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Eligibility: **Employees working a minimum of 20 hours per week**
                     City requires eligible employees who elect health insurance to elect Basic coverage

		Life & AD&D
Class 1	**Active and retired employees**	**$5,000**
Class 2	**Eligible Union Active Employees**	**$5,000 or $10,000**

AFSCME (City Wide)
Boston Typographical Union, Local 13
Boston Newspaper Printing Pressman's Association
IBEW Local 103
Graphic Arts, Local 600
National Conference of Firemen & Oilers
OPEIU
SENA, Local 9158
AFSCME Local 1526

Class 2   **Reduces to $5,000 at retirement or employee no longer eligible for class**

OPTIONAL LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

100% Employee paid
Eligibility: **Employees working a minimum of 20 hours per week**
Employee must be enrolled in the $5,000 or $10,000 Basic to join this plan

Active employees may elect insurance amounts equal to 1 x annual salary, minus $1,000. Amounts can be elected from $1,000 to a maximum of $74,000 based on the guidelines of Chapter 32B section 11A.

Upon retirement, full benefit continues until age 75 at which time, all benefits terminate and conversion is available.

Employees have two options to choose from when selecting Optional insurance:

Automatic Maximum Allowable **- The maximum amount of insurance allowable based on the employee's salary. This insurance would automatically increase when salary adjustments change to the next higher salary band. Under the Automatic increase, insurance amounts from $1,000 to $74,000 are guarantee issue.**

Flat amount of insurance – **If the employee desires a flat amount, he/she may elect the maximum amount they are eligible for based on his/her salary, or the employee may choose any amount less than the maximum amount eligible for. This is a flat amount of insurance, which does not change with a salary increase. Any increase in insurance outside of an open enrollment would require evidence of insurability forms.**

Optional Life and AD&D rates are based on age, premium amounts change each time the insured's age goes into the next higher age bracket.   Guarantee Issue Limit is $74,000