



City of Marlborough
Human Resources Department

140 MAIN STREET
MARLBOROUGH, MA 01752
TELEPHONE (508) 460-3705, FACSIMILE (508) 481-6354

LYNN DAVINE
H.R. DIRECTOR

MARY WARD
H.R. ASSISTANT

DIANE REGO
H.R. ADMINISTRATIVE
ASSISTANT

**ADDITIONAL LIFE INSURANCE FOR
ACTIVE EMPLOYEES, EMPLOYEES' SPOUSES AND CHILDREN**

We are pleased to announce that The City of Marlborough is offering voluntary life insurance for active (benefit eligible) employees through MetLife. This is **Guaranteed Issue - no medical underwriting required for amounts up to \$100,000**. Employees can purchase \$10,000 thru \$250,000 of coverage; however anything over \$100,000 will require medical underwriting. In addition, employees can purchase a **guaranteed issue** amount of \$10,000 or \$25,000 of coverage for their spouse and \$10,000 for children.*

No medical underwriting required for amounts up to \$100,000 if enrollment is done at time of hire.

COVERAGE OPTIONS & COST:

<i>Employee Optional Life</i>	Monthly Rate	Weekly Rate	B-Weekly Rate
\$10,000	\$10.13	\$2.34	\$4.68
\$20,000	\$20.26	\$4.68	\$9.35
\$50,000	\$50.65	\$11.69	\$20.38
\$100,000	\$101.30	\$23.38	\$46.75
<i>Any amount not list above can be calculated by multiplying 1.013 per 1,000 of coverage</i>			

<i>Dependent Life*</i>			
<i>Spousal Coverage*</i>			
\$10,000	\$6.75	\$1.56	\$3.12
\$25,000	\$16.88	\$3.89	\$7.78
<i>Child Coverage*</i>			
\$10,000	\$2.78	\$0.64	\$1.28

Coverage Features:

- Waiver of Premium is included
- Coverage can be carried into retirement up until age 75 at the guaranteed rate.
At age 75, the coverage can be ported or converted to a permanent plan based on the table rates.
For Employees who leave the group - coverage can be ported or converted to a permanent plan at the table rates.

Conditions:

- 2 year suicide exclusion

***Spousal & Children coverage can only be purchased if the employee is purchasing coverage for themselves.**