

Endorsed by AEA



Boston Mutual's

Voluntary Disability Income Insurance Program



FAMILY MATTERS. NO MATTER WHAT.®

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A disability can happen to anyone . . . are you prepared?

You, Disabled? What are Your Chances?

- Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.
- Accidents are NOT usually the culprit. Back injuries, cancer, heart disease and other illnesses cause the majority of long-term absences.
- Most disabilities are not work related and therefore are not covered by worker's compensation.

** 2015 Council for Disability Awareness*



Disability is an unpredictable event, and if you become disabled, your ability to make a living and care for your family may be limited. Although you may have enough savings to meet your short-term needs, what would happen if you were unable to work for months, or even years?

The real value of disability insurance lies in its ability to protect you over the long term.

What makes Boston Mutual's disability coverage different?

WAIVER OF PREMIUM

If you become disabled, no premium will be due for you on the 1st of the month after you satisfy the Elimination Period and for as long as benefits are payable.

SPECIAL CONDITIONS LIMITED BENEFITS

Boston Mutual does not have a limitation for special conditions in our policy. If you are disabled, the disability plan will pay up until Normal Social Security Retirement Age, including neck or back injuries. Other types of policies limit the benefits for two years with special conditions including: self-reported symptoms, neck or back injury, chronic fatigue syndrome, and fibromyalgia.

SICK TIME AND PAID TIME OFF

With Boston Mutual's disability plan you do not need to use your accumulated sick time or paid time off prior to receiving your benefits. Depending on your company's employee benefits, in most cases, your accumulated sick time or paid time off will remain intact.

Other companies can require you to use all of your sick leave or other salary or wage continuance plans provided by your employer before allowing you to receive your disability benefits.

GUARANTEED ISSUE COVERAGE

Your coverage is guaranteed! You can select amounts of coverage in increments of \$100 - with no medical underwriting - to a maximum monthly benefit of \$6,000 (*not to exceed 60% of your current salary*).

ANNUAL OPEN ENROLLMENT AND INCREASES IN COVERAGE

Each year during your enrollment period, if you have not previously enrolled in the plan, you are eligible to apply for coverage up to the guaranteed issue amount with no medical underwriting. If you are already enrolled, you can elect an additional monthly benefit of up to \$400 each year with no medical underwriting. (*up to 60% of your current salary*)

Choose the benefit that's right for you

Boston Mutual Life Insurance Company's disability plan allows you to select one of the following options for your accident and sickness benefits:

0 day accident / 3rd day sickness
7th day accident / 7th day sickness
14th day accident / 14th day sickness
30th day accident / 30th day sickness
60th day accident / 60th day sickness



Benefit Duration: Social Security Normal Retirement Age

Available Purchase Amounts: \$300 - \$6,000 per month in \$100 increments, up to 60% of your salary.

Coverage: On/Off Job

Offsets at Time of Claim: Benefits may be reduced by payments received under Workers' Compensation law, occupational disease law, or similar law, group insurance, SSA, state or Federal Disability, pension and Federal old age benefits.

Survivor Benefit: Pays 3 months of benefit upon death of insured (*if death occurs while receiving disability benefits*). While Disability Benefits are being collected, if the insured is diagnosed with a terminal illness (*6 months or less to live*), the survivor income benefit may be advanced in one lump sum under the Accelerated Benefit for Terminal Illness.

Limitations and Exclusions

Exclusions: What disabilities are not covered?

Some disabilities are not covered by the Policy, including Disability for which You are not under the Regular Care of a Physician, Disability caused by war or act of war, Disability caused by Your commission or attempt to commit a felony or being engaged in an illegal occupation, or Disabilities due to an intentionally self-inflicted injury. Disability for which Workers' Compensation benefits are payable or sustained as a result of working for another employer are not covered.

Pre-Existing Condition Limitation: Are benefits limited for Pre existing Conditions?

Any disability, diagnosed or undiagnosed, for which Medical Care was received within the 3 month period prior to the date Your insurance starts will not be covered for the first 12 months Your coverage is in effect, except as provided under the Pre-existing Condition Benefit, if applicable.

The information provided here is a brief description of the important features of the Boston Mutual insurance plan. It is not a certificate of insurance or evidence of coverage. See the Master Policy and individual Certificates of Coverage for full benefit details, limitations and exclusions.

Eligibility and Key Features

Eligibility for Base Plan

All active, full-time Administrative, Certified Clerical, Teacher's Aide, Bus Driver, Food Service, Maintenance, or Custodial employees working 15 hours or more per week may apply for this coverage. If approved, you may continue your coverage until age 70, provided you are actively at work, your premium is paid, and the Policyholder and Boston Mutual Life Insurance company agree to continue to the plan.

Effective Date of Coverage

Coverage starts on the Certificate Effective Date shown on the Schedule of Insurance, provided you are actively at work on that date.

Benefit Period

If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

Elimination Period

This is the number of days that must pass between your first day of a covered disability and the day you can begin to accrue your disability benefits.

Benefit Amount

Choose a level of coverage that best meets your individual financial needs, up to 60% of your salary. The minimum benefit you would receive on an approved claim is the greater of \$100 or 10% of your coverage amount.

Policy Provisions

Definition of Disability

Disability or Disabled means You are prevented from performing one or more of the Essential Duties of:

- Your Occupation during the Elimination Period;
- Your Occupation for the 24 months following the Elimination Period, or the maximum benefit period, whichever is less, and as a result Your Current Earnings are less than 80% of Your Indexed Pre-disability Earnings; after that, Any Occupation.

Disabled & Working

Means that You are prevented by:

- Injury;
- Sickness;
- Mental Illness;
- Substance Abuse; or
- Pregnancy

from performing some, but not all of the Essential Duties of Your Occupation, are working on a part-time or limited duty basis and, as a result, Your Current Earnings are more than 20%, but are less than or equal to 80% of Your Pre-disability Earnings.

Essential Duty

Means a duty that:

- Is substantial, not incidental;
- Is fundamental or inherent to the occupation; and
- Cannot be reasonably omitted or changed.

Your ability to work the number of hours in Your regularly scheduled workweek is an Essential Duty.

Recurrent Disability

Those disabilities which result from the same condition or from a related condition will be treated as one disability and subject to one Maximum Disability Benefit Period unless they are separated by a return to work of 6 months or more.

Mental Illness & Drug/Alcohol Limitation

If you are disabled due to mental illness or drug/alcohol related conditions and are treated on an out-patient basis, you are eligible to receive benefits for up to 24 months (*lifetime*). If your benefit period is shorter than 24 months, your benefit is limited to your benefit period.

Waiver of Premium

If you become disabled, no premium will be due for You:

- On the 1st of the month after You satisfy the Elimination Period; and
- For as long as benefits are payable.

Geographical Limitations

If You reside outside the United States, or its territories, during a period of Disability, benefits will be limited to the lesser of two Disability Benefit payments or Your remaining Maximum Disability Benefit Period. You must first satisfy the Elimination Period.

Termination

Your coverage will end on the earliest of the following:

- The date The Policy terminates;
- The date The Policy no longer insures Your class;
- The date premium payment is due but not paid by Your Employer;
- The last day of the period for which You make any required premium contribution;
- The last day of the month on or next following the month in which Your Employer terminates Your employment;
- The date You cease to be an Active Employee in an eligible class for any reason, unless coverage is extended under the Continuation Provisions.

Voluntary Long Term Disability Rates

| MONTHLY PREMIUMS | | Premiums are paid by the employee and are payroll deducted. Rates are based on the Certificate Effective Date. | | | | |
|----------------------|----------------------------|--|----------------------|------------------------|------------------------|------------------------|
| Gross Monthly Income | Monthly Disability Benefit | 0/3 Days Elimination | 7/7 Days Elimination | 14/14 Days Elimination | 30/30 Days Elimination | 60/60 Days Elimination |
| \$500.00 | \$300 | \$12.45 | \$11.07 | \$9.48 | \$6.87 | \$6.21 |
| \$666.67 | \$400 | \$16.60 | \$14.76 | \$12.64 | \$9.16 | \$8.28 |
| \$833.33 | \$500 | \$20.75 | \$18.45 | \$15.80 | \$11.45 | \$10.35 |
| \$1,000.00 | \$600 | \$24.90 | \$22.14 | \$18.96 | \$13.74 | \$12.42 |
| \$1,166.67 | \$700 | \$29.05 | \$25.83 | \$22.12 | \$16.03 | \$14.49 |
| \$1,333.33 | \$800 | \$33.20 | \$29.52 | \$25.28 | \$18.32 | \$16.56 |
| \$1,500.00 | \$900 | \$37.35 | \$33.21 | \$28.44 | \$20.61 | \$18.63 |
| \$1,666.67 | \$1,000 | \$41.50 | \$36.90 | \$31.60 | \$22.90 | \$20.70 |
| \$1,833.33 | \$1,100 | \$45.65 | \$40.59 | \$34.76 | \$25.19 | \$22.77 |
| \$2,000.00 | \$1,200 | \$49.80 | \$44.28 | \$37.92 | \$27.48 | \$24.84 |
| \$2,166.67 | \$1,300 | \$53.95 | \$47.97 | \$41.08 | \$29.77 | \$26.91 |
| \$2,333.33 | \$1,400 | \$58.10 | \$51.66 | \$44.24 | \$32.06 | \$28.98 |
| \$2,500.00 | \$1,500 | \$62.25 | \$55.35 | \$47.40 | \$34.35 | \$31.05 |
| \$2,666.67 | \$1,600 | \$66.40 | \$59.04 | \$50.56 | \$36.64 | \$33.12 |
| \$2,833.33 | \$1,700 | \$70.55 | \$62.73 | \$53.72 | \$38.93 | \$35.19 |
| \$3,000.00 | \$1,800 | \$74.70 | \$66.42 | \$56.88 | \$41.22 | \$37.26 |
| \$3,166.67 | \$1,900 | \$78.85 | \$70.11 | \$60.04 | \$43.51 | \$39.33 |
| \$3,333.33 | \$2,000 | \$83.00 | \$73.80 | \$63.20 | \$45.80 | \$41.40 |
| \$3,500.00 | \$2,100 | \$87.15 | \$77.49 | \$66.36 | \$48.09 | \$43.47 |
| \$3,666.67 | \$2,200 | \$91.30 | \$81.18 | \$69.52 | \$50.38 | \$45.54 |
| \$3,833.33 | \$2,300 | \$95.45 | \$84.87 | \$72.68 | \$52.67 | \$47.61 |
| \$4,000.00 | \$2,400 | \$99.60 | \$88.56 | \$75.84 | \$54.96 | \$49.68 |
| \$4,166.67 | \$2,500 | \$103.75 | \$92.25 | \$79.00 | \$57.25 | \$51.75 |
| \$4,333.33 | \$2,600 | \$107.90 | \$95.94 | \$82.16 | \$59.54 | \$53.82 |
| \$4,500.00 | \$2,700 | \$112.05 | \$99.63 | \$85.32 | \$61.83 | \$55.89 |
| \$4,666.67 | \$2,800 | \$116.20 | \$103.32 | \$88.48 | \$64.12 | \$57.96 |
| \$4,833.33 | \$2,900 | \$120.35 | \$107.01 | \$91.64 | \$66.41 | \$60.03 |
| \$5,000.00 | \$3,000 | \$124.50 | \$110.70 | \$94.80 | \$68.70 | \$62.10 |
| \$5,166.67 | \$3,100 | \$128.65 | \$114.39 | \$97.96 | \$70.99 | \$64.17 |
| \$5,333.33 | \$3,200 | \$132.80 | \$118.08 | \$101.12 | \$73.28 | \$66.24 |
| \$5,500.00 | \$3,300 | \$136.95 | \$121.77 | \$104.28 | \$75.57 | \$68.31 |
| \$5,666.67 | \$3,400 | \$141.10 | \$125.46 | \$107.44 | \$77.86 | \$70.38 |
| \$5,833.33 | \$3,500 | \$145.25 | \$129.15 | \$110.60 | \$80.15 | \$72.45 |
| \$6,000.00 | \$3,600 | \$149.40 | \$132.84 | \$113.76 | \$82.44 | \$74.52 |
| \$6,166.67 | \$3,700 | \$153.55 | \$136.53 | \$116.92 | \$84.73 | \$76.59 |
| \$6,333.33 | \$3,800 | \$157.70 | \$140.22 | \$120.08 | \$87.02 | \$78.66 |
| \$6,500.00 | \$3,900 | \$161.85 | \$143.91 | \$123.24 | \$89.31 | \$80.73 |
| \$6,666.67 | \$4,000 | \$166.00 | \$147.60 | \$126.40 | \$91.60 | \$82.80 |
| \$6,833.33 | \$4,100 | \$170.15 | \$151.29 | \$129.56 | \$93.89 | \$84.87 |
| \$7,000.00 | \$4,200 | \$174.30 | \$154.98 | \$132.72 | \$96.18 | \$86.94 |
| \$7,166.67 | \$4,300 | \$178.45 | \$158.67 | \$135.88 | \$98.47 | \$89.01 |
| \$7,333.33 | \$4,400 | \$182.60 | \$162.36 | \$139.04 | \$100.76 | \$91.08 |
| \$7,500.00 | \$4,500 | \$186.75 | \$166.05 | \$142.20 | \$103.05 | \$93.15 |
| \$7,666.67 | \$4,600 | \$190.90 | \$169.74 | \$145.36 | \$105.34 | \$95.22 |
| \$7,833.33 | \$4,700 | \$195.05 | \$173.43 | \$148.52 | \$107.63 | \$97.29 |
| \$8,000.00 | \$4,800 | \$199.20 | \$177.12 | \$151.68 | \$109.92 | \$99.36 |
| \$8,166.67 | \$4,900 | \$203.35 | \$180.81 | \$154.84 | \$112.21 | \$101.43 |
| \$8,333.33 | \$5,000 | \$207.50 | \$184.50 | \$158.00 | \$114.50 | \$103.50 |
| \$8,500.00 | \$5,100 | \$211.65 | \$188.19 | \$161.16 | \$116.79 | \$105.57 |
| \$8,666.67 | \$5,200 | \$215.80 | \$191.88 | \$164.32 | \$119.08 | \$107.64 |
| \$8,833.33 | \$5,300 | \$219.95 | \$195.57 | \$167.48 | \$121.37 | \$109.71 |
| \$9,000.00 | \$5,400 | \$224.10 | \$199.26 | \$170.64 | \$123.66 | \$111.78 |
| \$9,166.67 | \$5,500 | \$228.25 | \$202.95 | \$173.80 | \$125.95 | \$113.85 |
| \$9,333.33 | \$5,600 | \$232.40 | \$206.64 | \$176.96 | \$128.24 | \$115.92 |
| \$9,500.00 | \$5,700 | \$236.55 | \$210.33 | \$180.12 | \$130.53 | \$117.99 |
| \$9,666.67 | \$5,800 | \$240.70 | \$214.02 | \$183.28 | \$132.82 | \$120.06 |
| \$9,833.33 | \$5,900 | \$244.85 | \$217.71 | \$186.44 | \$135.11 | \$122.13 |
| \$10,000.00 | \$6,000 | \$249.00 | \$221.40 | \$189.60 | \$137.40 | \$124.20 |

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ABOUT BOSTON MUTUAL

Established in 1891, Boston Mutual operates with a simple philosophy: treat every customer with the same loyalty and respect we'd show to our own families. No matter what. We've always focused more on building relationships than building profits. It's the key reason behind our longevity, stability and record of steady financial growth – and it's the reason why so many customers stay with us not just for years, but for decades.

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