



••• Employee Disability Insurance

EMPLOYEE DISABILITY OPTION PLUS



FAMILY MATTERS. NO MATTER WHAT.®

COVERAGE NOT AVAILABLE FOR USE IN VT, PR & NY



••• What is disability insurance?

Disability insurance, often called income protection, is a type of insurance designed to compensate insured people for income that is lost because of a disabling injury or illness. Depending on the plan selected by the employer, short-term, long-term, or a combination of both, may be available for purchase.

Typically, coverage is available to cover a portion of a salary up to a selected maximum amount. With Boston Mutual's insurance plan, you are able to select the amount that works for you – and your paycheck.

I don't need disability insurance...do I? •••

Could you maintain your standard of living if you were too ill or injured to work for an extended length of time? How long would you be able to pay your bills without your paycheck?

Whether you're single, married, with children or without – you still have bills to pay. If you are unable to work because of illness or injury, disability insurance ensures you continue to receive income to help make ends meet until you're able to return to work.

You already insure your home, car, and other valuable possessions, so it makes sense to also insure how you pay for those things – your paycheck.

Disability insurance coverage highlights* . . .

- **Affordable, flexible protection**
You choose the amount of insurance or the amount of premium that best suits your needs and budget.
- **Guaranteed benefits**
Guaranteed premiums and benefits for the entire life of the policy!
- **Constant coverage worldwide**
You're covered 24/7, no matter where you are.

* State variations may apply on covered conditions, options, policy provisions, and rate.

. . . DID YOU KNOW?*



* Source: Council for Disability Awareness - 2019

What's the right coverage for you? . . .

We know it's not easy to figure out what you need, but just about anyone that works should have disability coverage to protect them from the unexpected.

Speak with a Boston Mutual representative to help decide what will work best for you.

Policies underwritten by Boston Mutual Life Insurance Company. This information is not intended to be a complete description of the insurance coverage available. For complete details of coverage and availability, please refer to the policy form or contact your Boston Mutual representative. Policies underwritten by Boston Mutual Life Insurance Company under policy series BML WS-DI 6/11.



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ABOUT BOSTON MUTUAL LIFE INSURANCE COMPANY

Founded as a progressive life insurance company in 1891, Boston Mutual Life Insurance Company is a national carrier that provides insurance solutions designed for working Americans and their families, as well as enrollment and billing options at the workplace. With its home office based in Canton, Massachusetts, as a mutual company, Boston Mutual Life is dedicated to acting in the best interests of its policyholders, producers, employees, and its communities. For more information, please visit www.bostonmutual.com or contact your Boston Mutual Life representative.



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