



Voluntary Disability Insurance ●●●



FAMILY MATTERS. NO MATTER WHAT.®

120 Royall Street, Canton, MA 02021 | 18135 Burke Street - Suite 120, Omaha, NE 68022 | www.bostonmutual.com

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

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.



Choose the benefit that's right for you

Boston Mutual Life Insurance Company's Disability plan allows you to select one short-term and one long-term option for your accident and sickness benefits:

	Long-Term Disability	
Elimination Period	90 day accident/sickness	180 day accident/sickness
Benefit Duration	2 years	2 years
Available Purchase Amounts	\$300 - \$6,000 per week in \$100 increments, up to 60% of your salary	\$300 - \$6,000 per month in \$100 increments, up to 60% of your salary
Coverage	Off the Job (<i>non-occupational</i>)	
Offsets at Time of Claim	Benefits may be reduced by payment received under workers' compensation law, occupational disease law, or similar law, group insurance, SSA, state or federal disability, pensions and federal old age benefits	
Annual Open Enrollment	Existing insureds who initially purchase less than the Guaranteed Issue may increase up to \$200 of weekly benefit (<i>up to the GI amount but not to exceed the max % of salary allowed</i>) at approved re-enrollments	Existing insureds who initially purchase less than the Guaranteed Issue may increase up to \$200 of monthly benefit (<i>up to the GI amount but not to exceed the max % of salary allowed</i>) at approved re-enrollments
New hires and individuals who elected not to apply at a prior enrollment will be able to purchase coverage on a GI basis at approved re-enrollments. Individuals who have been previously declined coverage can apply but are subject to underwriting. All increases are subject to a new pre-existing condition period.		

Eligibility and Key Features

Eligibility for Base Plan - All active employees working a minimum of 20 hours per week for at least 90 days following the date of employment at time of application and able to perform the duties of their occupation.

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.

Non-Occupational Coverage - This disability coverage is a non-occupational insurance policy, which means it does not provide coverage for illnesses or injuries sustained while at work.

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.

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 fifteen or more consecutive days for short-term disability, or six months or more for long-term disability.

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 12 months (*lifetime*). If your benefit period is shorter than 12 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.
- Long-term disability is waived earlier if Boston Mutual's EDOP Short-Term Disability is also in place.

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.

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 twelve 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.

Voluntary Long Term Disability Rates

90 Day Elimination Period - 2 Year Benefit Period / Off the Job

BI-WEEKLY PREMIUMS *Premiums are paid by the employee and are payroll deducted. Rates are based on the certificate effective date.*

Minimum Annual Income	Minimum Monthly Income	Minimum Weekly Benefit	Monthly Benefit	AGE BANDS			
				0 - 39	40 - 49	50 - 59	60 +
\$6,000.00	\$500.00	\$115.38	\$300.00	\$0.58	\$1.38	\$2.68	\$4.68
\$8,000.04	\$666.67	\$153.85	\$400.00	\$0.78	\$1.82	\$3.56	\$6.24
\$9,999.96	\$833.33	\$192.31	\$500.00	\$0.96	\$2.28	\$4.46	\$7.80
\$12,000.00	\$1,000.00	\$230.77	\$600.00	\$1.16	\$2.74	\$5.34	\$9.36
\$14,000.04	\$1,166.67	\$269.23	\$700.00	\$1.36	\$3.20	\$6.24	\$10.92
\$15,999.96	\$1,333.33	\$307.69	\$800.00	\$1.56	\$3.66	\$7.12	\$12.48
\$18,000.00	\$1,500.00	\$346.15	\$900.00	\$1.74	\$4.12	\$8.02	\$14.04
\$20,000.04	\$1,666.67	\$384.62	\$1,000.00	\$1.94	\$4.56	\$8.90	\$15.60
\$21,999.96	\$1,833.33	\$423.08	\$1,100.00	\$2.14	\$5.02	\$9.80	\$17.16
\$24,000.00	\$2,000.00	\$461.54	\$1,200.00	\$2.32	\$5.48	\$10.70	\$18.72
\$26,000.04	\$2,166.67	\$500.00	\$1,300.00	\$2.52	\$5.94	\$11.58	\$20.28
\$27,999.96	\$2,333.33	\$538.46	\$1,400.00	\$2.72	\$6.40	\$12.48	\$21.84
\$30,000.00	\$2,500.00	\$576.92	\$1,500.00	\$2.90	\$6.86	\$13.36	\$23.40
\$32,000.04	\$2,666.67	\$615.39	\$1,600.00	\$3.10	\$7.32	\$14.26	\$24.96
\$33,999.96	\$2,833.33	\$653.85	\$1,700.00	\$3.30	\$7.76	\$15.14	\$26.52
\$36,000.00	\$3,000.00	\$692.31	\$1,800.00	\$3.48	\$8.22	\$16.04	\$28.08
\$38,000.04	\$3,166.67	\$730.77	\$1,900.00	\$3.68	\$8.68	\$16.92	\$29.64
\$39,999.96	\$3,333.33	\$769.23	\$2,000.00	\$3.88	\$9.14	\$17.82	\$31.20
\$42,000.00	\$3,500.00	\$807.69	\$2,100.00	\$4.08	\$9.60	\$18.70	\$32.76
\$44,000.04	\$3,666.67	\$846.15	\$2,200.00	\$4.26	\$10.06	\$19.60	\$34.32
\$45,999.96	\$3,833.33	\$884.61	\$2,300.00	\$4.46	\$10.52	\$20.48	\$35.88
\$48,000.00	\$4,000.00	\$923.08	\$2,400.00	\$4.66	\$10.96	\$21.38	\$37.44
\$50,000.04	\$4,166.67	\$961.54	\$2,500.00	\$4.84	\$11.42	\$22.28	\$39.00
\$51,999.96	\$4,333.33	\$1,000.00	\$2,600.00	\$5.04	\$11.88	\$23.16	\$40.56
\$54,000.00	\$4,500.00	\$1,038.46	\$2,700.00	\$5.24	\$12.34	\$24.06	\$42.12
\$56,000.04	\$4,666.67	\$1,076.92	\$2,800.00	\$5.42	\$12.80	\$24.94	\$43.68
\$57,999.96	\$4,833.33	\$1,115.38	\$2,900.00	\$5.62	\$13.26	\$25.84	\$45.24
\$60,000.00	\$5,000.00	\$1,153.85	\$3,000.00	\$5.82	\$13.70	\$26.72	\$46.80
\$62,000.04	\$5,166.67	\$1,192.31	\$3,100.00	\$6.00	\$14.16	\$27.62	\$48.36
\$63,999.96	\$5,333.33	\$1,230.77	\$3,200.00	\$6.20	\$14.62	\$28.50	\$49.92
\$66,000.00	\$5,500.00	\$1,269.23	\$3,300.00	\$6.40	\$15.08	\$29.40	\$51.48
\$68,000.04	\$5,666.67	\$1,307.69	\$3,400.00	\$6.60	\$15.54	\$30.28	\$53.04
\$69,999.96	\$5,833.33	\$1,346.15	\$3,500.00	\$6.78	\$16.00	\$31.18	\$54.60
\$72,000.00	\$6,000.00	\$1,384.62	\$3,600.00	\$6.98	\$16.46	\$32.08	\$56.16
\$74,000.04	\$6,166.67	\$1,423.08	\$3,700.00	\$7.18	\$16.90	\$32.96	\$57.72
\$75,999.96	\$6,333.33	\$1,461.54	\$3,800.00	\$7.36	\$17.36	\$33.86	\$59.28
\$78,000.00	\$6,500.00	\$1,500.00	\$3,900.00	\$7.56	\$17.82	\$34.74	\$60.84
\$80,000.04	\$6,666.67	\$1,538.46	\$4,000.00	\$7.76	\$18.28	\$35.64	\$62.40
\$81,999.96	\$6,833.33	\$1,576.92	\$4,100.00	\$7.94	\$18.74	\$36.52	\$63.96
\$84,000.00	\$7,000.00	\$1,615.38	\$4,200.00	\$8.14	\$19.20	\$37.42	\$65.52
\$86,000.04	\$7,166.67	\$1,653.85	\$4,300.00	\$8.34	\$19.64	\$38.30	\$67.08
\$87,999.96	\$7,333.33	\$1,692.31	\$4,400.00	\$8.52	\$20.10	\$39.20	\$68.64
\$90,000.00	\$7,500.00	\$1,730.77	\$4,500.00	\$8.72	\$20.56	\$40.08	\$70.20
\$92,000.04	\$7,666.67	\$1,769.23	\$4,600.00	\$8.92	\$21.02	\$40.98	\$71.76
\$93,999.96	\$7,833.33	\$1,807.69	\$4,700.00	\$9.12	\$21.48	\$41.86	\$73.32
\$96,000.00	\$8,000.00	\$1,846.15	\$4,800.00	\$9.30	\$21.94	\$42.76	\$74.88
\$98,000.04	\$8,166.67	\$1,884.62	\$4,900.00	\$9.50	\$22.40	\$43.66	\$76.44
\$99,999.96	\$8,333.33	\$1,923.08	\$5,000.00	\$9.70	\$22.84	\$44.54	\$78.00
\$102,000.00	\$8,500.00	\$1,961.54	\$5,100.00	\$9.88	\$23.30	\$45.44	\$79.56
\$104,000.04	\$8,666.67	\$2,000.00	\$5,200.00	\$10.08	\$23.76	\$46.32	\$81.12
\$105,999.96	\$8,833.33	\$2,038.46	\$5,300.00	\$10.28	\$24.22	\$47.22	\$82.68
\$108,000.00	\$9,000.00	\$2,076.92	\$5,400.00	\$10.46	\$24.68	\$48.10	\$84.24
\$110,000.04	\$9,166.67	\$2,115.39	\$5,500.00	\$10.66	\$25.14	\$49.00	\$85.80
\$111,999.96	\$9,333.33	\$2,153.85	\$5,600.00	\$10.86	\$25.58	\$49.88	\$87.36
\$114,000.00	\$9,500.00	\$2,192.31	\$5,700.00	\$11.06	\$26.04	\$50.78	\$88.92
\$116,000.04	\$9,666.67	\$2,230.77	\$5,800.00	\$11.24	\$26.50	\$51.66	\$90.48
\$117,999.96	\$9,833.33	\$2,269.23	\$5,900.00	\$11.44	\$26.96	\$52.56	\$92.04
\$120,000.00	\$10,000.00	\$2,307.69	\$6,000.00	\$11.64	\$27.42	\$53.46	\$93.60

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Voluntary Long Term Disability Rates

180 Day Elimination Period - 2 Year Benefit Period / Off the Job

BI-WEEKLY PREMIUMS *Premiums are paid by the employee and are payroll deducted. Rates are based on the certificate effective date.*

Minimum Annual Income	Minimum Monthly Income	Minimum Weekly Benefit	Monthly Benefit	AGE BANDS			
				0 - 39	40 - 49	50 - 59	60 +
\$6,000.00	\$500.00	\$115.38	\$300.00	\$0.34	\$0.92	\$2.06	\$4.12
\$8,000.04	\$666.67	\$153.85	\$400.00	\$0.44	\$1.24	\$2.76	\$5.48
\$9,999.96	\$833.33	\$192.31	\$500.00	\$0.56	\$1.54	\$3.44	\$6.86
\$12,000.00	\$1,000.00	\$230.77	\$600.00	\$0.66	\$1.86	\$4.12	\$8.22
\$14,000.04	\$1,166.67	\$269.23	\$700.00	\$0.78	\$2.16	\$4.82	\$9.60
\$15,999.96	\$1,333.33	\$307.69	\$800.00	\$0.88	\$2.48	\$5.50	\$10.96
\$18,000.00	\$1,500.00	\$346.15	\$900.00	\$1.00	\$2.78	\$6.18	\$12.34
\$20,000.04	\$1,666.67	\$384.62	\$1,000.00	\$1.10	\$3.10	\$6.88	\$13.70
\$21,999.96	\$1,833.33	\$423.08	\$1,100.00	\$1.22	\$3.40	\$7.56	\$15.08
\$24,000.00	\$2,000.00	\$461.54	\$1,200.00	\$1.32	\$3.72	\$8.26	\$16.46
\$26,000.04	\$2,166.67	\$500.00	\$1,300.00	\$1.44	\$4.02	\$8.94	\$17.82
\$27,999.96	\$2,333.33	\$538.46	\$1,400.00	\$1.56	\$4.32	\$9.62	\$19.20
\$30,000.00	\$2,500.00	\$576.92	\$1,500.00	\$1.66	\$4.64	\$10.32	\$20.56
\$32,000.04	\$2,666.67	\$615.39	\$1,600.00	\$1.78	\$4.94	\$11.00	\$21.94
\$33,999.96	\$2,833.33	\$653.85	\$1,700.00	\$1.88	\$5.26	\$11.70	\$23.30
\$36,000.00	\$3,000.00	\$692.31	\$1,800.00	\$2.00	\$5.56	\$12.38	\$24.68
\$38,000.04	\$3,166.67	\$730.77	\$1,900.00	\$2.10	\$5.88	\$13.06	\$26.04
\$39,999.96	\$3,333.33	\$769.23	\$2,000.00	\$2.22	\$6.18	\$13.76	\$27.42
\$42,000.00	\$3,500.00	\$807.69	\$2,100.00	\$2.32	\$6.50	\$14.44	\$28.78
\$44,000.04	\$3,666.67	\$846.15	\$2,200.00	\$2.44	\$6.80	\$15.14	\$30.16
\$45,999.96	\$3,833.33	\$884.61	\$2,300.00	\$2.54	\$7.12	\$15.82	\$31.54
\$48,000.00	\$4,000.00	\$923.08	\$2,400.00	\$2.66	\$7.42	\$16.50	\$32.90
\$50,000.04	\$4,166.67	\$961.54	\$2,500.00	\$2.76	\$7.74	\$17.20	\$34.28
\$51,999.96	\$4,333.33	\$1,000.00	\$2,600.00	\$2.88	\$8.04	\$17.88	\$35.64
\$54,000.00	\$4,500.00	\$1,038.46	\$2,700.00	\$3.00	\$8.34	\$18.56	\$37.02
\$56,000.04	\$4,666.67	\$1,076.92	\$2,800.00	\$3.10	\$8.66	\$19.26	\$38.38
\$57,999.96	\$4,833.33	\$1,115.38	\$2,900.00	\$3.22	\$8.96	\$19.94	\$39.76
\$60,000.00	\$5,000.00	\$1,153.85	\$3,000.00	\$3.32	\$9.28	\$20.64	\$41.12
\$62,000.04	\$5,166.67	\$1,192.31	\$3,100.00	\$3.44	\$9.58	\$21.32	\$42.50
\$63,999.96	\$5,333.33	\$1,230.77	\$3,200.00	\$3.54	\$9.90	\$22.00	\$43.86
\$66,000.00	\$5,500.00	\$1,269.23	\$3,300.00	\$3.66	\$10.20	\$22.70	\$45.24
\$68,000.04	\$5,666.67	\$1,307.69	\$3,400.00	\$3.76	\$10.52	\$23.38	\$46.60
\$69,999.96	\$5,833.33	\$1,346.15	\$3,500.00	\$3.88	\$10.82	\$24.08	\$47.98
\$72,000.00	\$6,000.00	\$1,384.62	\$3,600.00	\$3.98	\$11.14	\$24.76	\$49.36
\$74,000.04	\$6,166.67	\$1,423.08	\$3,700.00	\$4.10	\$11.44	\$25.44	\$50.72
\$75,999.96	\$6,333.33	\$1,461.54	\$3,800.00	\$4.20	\$11.76	\$26.14	\$52.10
\$78,000.00	\$6,500.00	\$1,500.00	\$3,900.00	\$4.32	\$12.06	\$26.82	\$53.46
\$80,000.04	\$6,666.67	\$1,538.46	\$4,000.00	\$4.44	\$12.38	\$27.50	\$54.84
\$81,999.96	\$6,833.33	\$1,576.92	\$4,100.00	\$4.54	\$12.68	\$28.20	\$56.20
\$84,000.00	\$7,000.00	\$1,615.38	\$4,200.00	\$4.66	\$12.98	\$28.88	\$57.58
\$86,000.04	\$7,166.67	\$1,653.85	\$4,300.00	\$4.76	\$13.30	\$29.58	\$58.94
\$87,999.96	\$7,333.33	\$1,692.31	\$4,400.00	\$4.88	\$13.60	\$30.26	\$60.32
\$90,000.00	\$7,500.00	\$1,730.77	\$4,500.00	\$4.98	\$13.92	\$30.94	\$61.68
\$92,000.04	\$7,666.67	\$1,769.23	\$4,600.00	\$5.10	\$14.22	\$31.64	\$63.06
\$93,999.96	\$7,833.33	\$1,807.69	\$4,700.00	\$5.20	\$14.54	\$32.32	\$64.44
\$96,000.00	\$8,000.00	\$1,846.15	\$4,800.00	\$5.32	\$14.84	\$33.02	\$65.80
\$98,000.04	\$8,166.67	\$1,884.62	\$4,900.00	\$5.42	\$15.16	\$33.70	\$67.18
\$99,999.96	\$8,333.33	\$1,923.08	\$5,000.00	\$5.54	\$15.46	\$34.38	\$68.54
\$102,000.00	\$8,500.00	\$1,961.54	\$5,100.00	\$5.64	\$15.78	\$35.08	\$69.92
\$104,000.04	\$8,666.67	\$2,000.00	\$5,200.00	\$5.76	\$16.08	\$35.76	\$71.28
\$105,999.96	\$8,833.33	\$2,038.46	\$5,300.00	\$5.88	\$16.40	\$36.46	\$72.66
\$108,000.00	\$9,000.00	\$2,076.92	\$5,400.00	\$5.98	\$16.70	\$37.14	\$74.02
\$110,000.04	\$9,166.67	\$2,115.39	\$5,500.00	\$6.10	\$17.00	\$37.82	\$75.40
\$111,999.96	\$9,333.33	\$2,153.85	\$5,600.00	\$6.20	\$17.32	\$38.52	\$76.76
\$114,000.00	\$9,500.00	\$2,192.31	\$5,700.00	\$6.32	\$17.62	\$39.20	\$78.14
\$116,000.04	\$9,666.67	\$2,230.77	\$5,800.00	\$6.42	\$17.94	\$39.88	\$79.52
\$117,999.96	\$9,833.33	\$2,269.23	\$5,900.00	\$6.54	\$18.24	\$40.58	\$80.88
\$120,000.00	\$10,000.00	\$2,307.69	\$6,000.00	\$6.64	\$18.56	\$41.26	\$82.26

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FAMILY MATTERS. NO MATTER WHAT.®

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 offices based in Canton, Massachusetts, and Omaha, Nebraska, 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. Follow the company on Facebook ([/BostonMutualLifeIns](https://www.facebook.com/BostonMutualLifeIns)) or LinkedIn ([/company/boston-mutual-life-insurance](https://www.linkedin.com/company/boston-mutual-life-insurance)).

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