



Voluntary Long Term Disability Income Insurance

Policy Series BML WS-DI 6/11

Designed for the employees of

Town of Wilbraham, MA

EDOP LTD - EP 180 DAYS, Non-Occ Plan, Benefit Duration 5 yrs

ELIGIBILITY AND BENEFIT FEATURES

Elimination Period: 180 days

Benefit Duration: 5 Year

Available Purchase Amounts: \$300 - \$6,000 per month in \$100 increments.

Coverage: Non-Occupational

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, salary or wage continuance plans and Federal old age benefits.

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 12 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.



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SEMI-MONTHLY PREMIUMS

Premiums are paid by the employee and are payroll deducted. Rates are based on the Certificate Effective Date.

Minimum Income			Monthly Benefit	Age Bands			
Annual	Monthly	Weekly		0 - 39	40 - 49	50 - 59	60+
\$6,000.00	\$500.00	\$115.38	\$300.00	\$0.54	\$1.69	\$4.07	\$8.45
\$8,000.04	\$666.67	\$153.85	\$400.00	\$0.71	\$2.25	\$5.44	\$11.28
\$9,999.96	\$833.33	\$192.31	\$500.00	\$0.91	\$2.82	\$6.80	\$14.10
\$12,000.00	\$1,000.00	\$230.77	\$600.00	\$1.08	\$3.38	\$8.17	\$16.92
\$14,000.04	\$1,166.67	\$269.23	\$700.00	\$1.26	\$3.96	\$9.51	\$19.73
\$15,999.96	\$1,333.33	\$307.69	\$800.00	\$1.43	\$4.53	\$10.87	\$22.55
\$18,000.00	\$1,500.00	\$346.15	\$900.00	\$1.62	\$5.09	\$12.24	\$25.36
\$20,000.04	\$1,666.67	\$384.62	\$1,000.00	\$1.80	\$5.65	\$13.60	\$28.20
\$21,999.96	\$1,833.33	\$423.08	\$1,100.00	\$1.97	\$6.22	\$14.97	\$31.02
\$24,000.00	\$2,000.00	\$461.54	\$1,200.00	\$2.17	\$6.78	\$16.31	\$33.83
\$26,000.04	\$2,166.67	\$500.00	\$1,300.00	\$2.34	\$7.34	\$17.67	\$36.65
\$27,999.96	\$2,333.33	\$538.46	\$1,400.00	\$2.51	\$7.91	\$19.04	\$39.46
\$30,000.00	\$2,500.00	\$576.92	\$1,500.00	\$2.71	\$8.47	\$20.40	\$42.28
\$32,000.04	\$2,666.67	\$615.39	\$1,600.00	\$2.88	\$9.03	\$21.75	\$45.12
\$33,999.96	\$2,833.33	\$653.85	\$1,700.00	\$3.05	\$9.60	\$23.11	\$47.93
\$36,000.00	\$3,000.00	\$692.31	\$1,800.00	\$3.25	\$10.16	\$24.48	\$50.75
\$38,000.04	\$3,166.67	\$730.77	\$1,900.00	\$3.42	\$10.72	\$25.84	\$53.57
\$39,999.96	\$3,333.33	\$769.23	\$2,000.00	\$3.60	\$11.31	\$27.18	\$56.38
\$42,000.00	\$3,500.00	\$807.69	\$2,100.00	\$3.77	\$11.87	\$28.55	\$59.20
\$44,000.04	\$3,666.67	\$846.15	\$2,200.00	\$3.96	\$12.43	\$29.91	\$62.03
\$45,999.96	\$3,833.33	\$884.61	\$2,300.00	\$4.14	\$13.00	\$31.28	\$64.85
\$48,000.00	\$4,000.00	\$923.08	\$2,400.00	\$4.31	\$13.56	\$32.64	\$67.67
\$50,000.04	\$4,166.67	\$961.54	\$2,500.00	\$4.51	\$14.12	\$33.98	\$70.48
\$51,999.96	\$4,333.33	\$1,000.00	\$2,600.00	\$4.68	\$14.69	\$35.35	\$73.30
\$54,000.00	\$4,500.00	\$1,038.46	\$2,700.00	\$4.85	\$15.25	\$36.71	\$76.11
\$56,000.04	\$4,666.67	\$1,076.92	\$2,800.00	\$5.05	\$15.81	\$38.08	\$78.95
\$57,999.96	\$4,833.33	\$1,115.38	\$2,900.00	\$5.22	\$16.37	\$39.42	\$81.77
\$60,000.00	\$5,000.00	\$1,153.85	\$3,000.00	\$5.39	\$16.94	\$40.79	\$84.58
\$62,000.04	\$5,166.67	\$1,192.31	\$3,100.00	\$5.59	\$17.50	\$42.15	\$87.40
\$63,999.96	\$5,333.33	\$1,230.77	\$3,200.00	\$5.76	\$18.09	\$43.51	\$90.21

BMLWS-DI 6/11 Policy

Underwritten by Boston Mutual Life Insurance Company. 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.



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SEMI-MONTHLY PREMIUMS

Premiums are paid by the employee and are payroll deducted. Rates are based on the Certificate Effective Date.

Minimum Income			Monthly Benefit	Age Bands			
Annual	Monthly	Weekly		0 - 39	40 - 49	50 - 59	60+
\$66,000.00	\$5,500.00	\$1,269.23	\$3,300.00	\$5.93	\$18.65	\$44.88	\$93.03
\$68,000.04	\$5,666.67	\$1,307.69	\$3,400.00	\$6.11	\$19.21	\$46.22	\$95.87
\$69,999.96	\$5,833.33	\$1,346.15	\$3,500.00	\$6.30	\$19.78	\$47.59	\$98.68
\$72,000.00	\$6,000.00	\$1,384.62	\$3,600.00	\$6.48	\$20.34	\$48.95	\$101.50
\$74,000.04	\$6,166.67	\$1,423.08	\$3,700.00	\$6.65	\$20.90	\$50.32	\$104.31
\$75,999.96	\$6,333.33	\$1,461.54	\$3,800.00	\$6.84	\$21.47	\$51.66	\$107.13
\$78,000.00	\$6,500.00	\$1,500.00	\$3,900.00	\$7.02	\$22.03	\$53.02	\$109.95
\$80,000.04	\$6,666.67	\$1,538.46	\$4,000.00	\$7.19	\$22.59	\$54.39	\$112.78
\$81,999.96	\$6,833.33	\$1,576.92	\$4,100.00	\$7.39	\$23.15	\$55.75	\$115.60
\$84,000.00	\$7,000.00	\$1,615.38	\$4,200.00	\$7.56	\$23.72	\$57.12	\$118.42
\$86,000.04	\$7,166.67	\$1,653.85	\$4,300.00	\$7.73	\$24.28	\$58.46	\$121.23
\$87,999.96	\$7,333.33	\$1,692.31	\$4,400.00	\$7.93	\$24.84	\$59.82	\$124.05
\$90,000.00	\$7,500.00	\$1,730.77	\$4,500.00	\$8.10	\$25.43	\$61.19	\$126.86
\$92,000.04	\$7,666.67	\$1,769.23	\$4,600.00	\$8.27	\$25.99	\$62.55	\$129.68
\$93,999.96	\$7,833.33	\$1,807.69	\$4,700.00	\$8.45	\$26.56	\$63.90	\$132.49
\$96,000.00	\$8,000.00	\$1,846.15	\$4,800.00	\$8.64	\$27.12	\$65.26	\$135.33
\$98,000.04	\$8,166.67	\$1,884.62	\$4,900.00	\$8.82	\$27.68	\$66.63	\$138.15
\$99,999.96	\$8,333.33	\$1,923.08	\$5,000.00	\$8.99	\$28.24	\$67.99	\$140.96
\$102,000.00	\$8,500.00	\$1,961.54	\$5,100.00	\$9.18	\$28.81	\$69.33	\$143.78
\$104,000.04	\$8,666.67	\$2,000.00	\$5,200.00	\$9.36	\$29.37	\$70.70	\$146.59
\$105,999.96	\$8,833.33	\$2,038.46	\$5,300.00	\$9.53	\$29.93	\$72.06	\$149.41
\$108,000.00	\$9,000.00	\$2,076.92	\$5,400.00	\$9.73	\$30.50	\$73.43	\$152.25
\$110,000.04	\$9,166.67	\$2,115.39	\$5,500.00	\$9.90	\$31.06	\$74.79	\$155.06
\$111,999.96	\$9,333.33	\$2,153.85	\$5,600.00	\$10.07	\$31.62	\$76.13	\$157.88
\$114,000.00	\$9,500.00	\$2,192.31	\$5,700.00	\$10.27	\$32.19	\$77.50	\$160.70
\$116,000.04	\$9,666.67	\$2,230.77	\$5,800.00	\$10.44	\$32.77	\$78.86	\$163.51
\$117,999.96	\$9,833.33	\$2,269.23	\$5,900.00	\$10.61	\$33.33	\$80.23	\$166.33
\$120,000.00	\$10,000.00	\$2,307.69	\$6,000.00	\$10.79	\$33.90	\$81.57	\$169.16

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