City of Boston

**BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT**

**Eligibility:** Employees working a minimum of 20 hours per week
City requires eligible employees who elect health insurance to elect Basic coverage

**Life & AD&D**

- **Class 1**
  - Active and retired employees
  - $5,000

- **Class 2**
  - Eligible Union Active Employees
    - AFSCME (City Wide)
    - Boston Typographical Union, Local 13
    - Boston Newspaper Printing Pressman’s Association
    - IBEW Local 103
    - Graphic Arts, Local 600
    - National Conference of Firemen & Oilers
    - OPEIU
    - SENA, Local 9158
    - AFSCME Local 1526
  - $5,000 or $10,000

  Class 2 reduces to $5,000 at retirement or employee no longer eligible for class

**OPTIONAL LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT**

100% Employee paid

**Eligibility:** Employees working a minimum of 20 hours per week
Employee must be enrolled in the $5,000 or $10,000 Basic to join this plan

Active employees may elect insurance amounts equal to 1 x annual salary, minus $1,000. Amounts can be elected from $1,000 to a maximum of $74,000 based on the guidelines of Chapter 32B section 11A.

Upon retirement, full benefit continues until age 75 at which time, all benefits terminate and conversion is available.

Employees have two options to choose from when selecting Optional insurance:

- **Automatic Maximum Allowable** - The maximum amount of insurance allowable based on the employee’s salary. This insurance would automatically increase when salary adjustments change to the next higher salary band. Under the Automatic increase, insurance amounts from $1,000 to $74,000 are guarantee issue.

- **Flat amount of insurance** – If the employee desires a flat amount, he/she may elect the maximum amount they are eligible for based on his/her salary, or the employee may choose any amount less than the maximum amount eligible for. This is a flat amount of insurance, which does not change with a salary increase. Any increase in insurance outside of an open enrollment would require evidence of insurability forms.

Optional Life and AD&D rates are based on age, premium amounts change each time the insured’s age goes into the next higher age bracket. Guarantee Issue Limit is $74,000