

## **Town of Arlington BASIC & OPTIONAL LIFE**

### **How much insurance does the Town offer me?**

The Town of Arlington offers employees the opportunity to purchase \$10,000 of coverage and will pay 50% of the premium. Your cost for the basic coverage is \$9.90 per month. While this is a great benefit, it may not cover all of your final expenses nor leave anything for your loved ones.

### **How much more insurance can I buy?**

An employee may elect additional insurance in increments of \$10,000, up to five times their salary, to a maximum of \$500,000, with a guaranteed issue amount of \$100,000, or \$50,000 over the age of 60, without additional health questions.

### **What are the costs?**

This insurance has age-banded rates. This means that you pay more for your coverage as you get older. (See back of sheet for rates)

### **Should I wait until I'm older to sign up for this coverage?**

Each employee is offered one opportunity to sign up for this coverage without having to submit medical evidence of insurability. This means that in your first 10 days of employment you are guaranteed up to \$100,000 of insurance without having to answer any medical questions. When you get older you may not be medically capable of qualifying.

### **Can these policies be deducted from my paycheck as other benefits?**

Yes, both the Basic Life Insurance and the Voluntary Term Life Insurance also include convenient payroll deductions.

### **How can I get more info?**

For more information employees should contact their respective HR department.

Town	781-316-3120
School	781-316-3497